# American Banker

## ranks the

# Top 300 Thrifts in The United States

### *AT A GLANCE:*
### Who's tops?

| Rank 12/31/84 | | Deposits 12/31/84 |
|---|---|---|
| 1. | American Savings & Loan Assn.,Stockton,Calif. | $20,326,639,000 |
| 2. | Home Savings of America,FA, Irwindale, Calif. | 18,593,857,000 |
| 3. | Great Western Savings,FS&LA, Beverley Hills | 16,694,317,828 |
| 4. | California Fed. Savings & Loan Assn., Los Angeles | 14,283,599,000 |
| 5. | Philadelphia Saving Fund Society | 10,966,927,000 |
| 6. | Goldome FSB, Buffalo, N.Y. | 9,798,109,652 |
| 7. | Glendale Federal Savings & Loan Assn., Calif. | 8,904,922,000 |
| 8. | World Savings, FS&LA, Oakland, Calif. | 7,461,162,906 |
| 9. | Empire of America FSB, Buffalo, N.Y. | 6,918,804,000 |
| 10. | Home Fed. Savings & Loan Assn. of San Diego, Calif. | 6,680,533,098 |

# Top 300 Thrift Institutions in United States

## In Order of Deposits December 31, 1984, Compared with December 31, 1983

Compiled by **American Banker** Copyright 1985

| Rank 12/31/84 | | Deposits Dec. 31, 1984 | Deposits Dec. 31, 1983 | Rank 12/31/83 | Gain | Assets 12/31/84 | Assets 12/31/83 | Net Worth 12/31/84 | Net Worth to Assets(%) | Charter Type (a) | Insur. Type (b) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | American Savings & Loan Assn., Stockton, Calif. | 20,326,639,000 | 18,261,705,000 | 1 | | 28,903,550,000 | 22,487,037,000 | N.A. | N.A. | 4 | 2 |
| 2 | Home Savings of America, FA, Irwindale, Calif. | 18,593,857,000 | 15,566,373,000 | 2 | | 23,674,093,000 | 19,574,351,000 | 820,062,000 | 3.46 | 4 | 2 |
| 3 | Great Western Savings, FS&LA, Beverly Hills | 16,694,317,828 | 13,541,806,000 | 3 | | 21,746,574,037 | 17,084,376,000 | 864,444,809 | 3.98 | 4 | 2 |
| 4 | California Fed. Savings & Loan Assn., Los Angeles | 14,283,599,000 | 11,060,311,000 | 4 | | 17,698,588,000 | 14,128,972,000 | 809,769,000 | 4.58 | 4 | 2 |
| 5 | Philadelphia Saving Fund Society | 10,966,927,000 | 9,987,139,000 | 5 | | 13,723,110,000 | 11,922,157,000 | 1,263,852,000 | 9.21 | 2 | 1 |
| 6 | Goldome FSB, Buffalo, N.Y. | 9,798,109,652 | 8,712,055,946 | 6 | | 11,193,475,035 | 10,188,148,005 | 389,461,062 | 3.48 | 1 | 1 |
| 7 | Glendale Federal Savings & Loan Assn., Calif. | 8,904,922,000 | 7,512,400,000 | 7 | | 11,662,917,000 | 9,741,231,000 | 638,911,000 | 5.48 | 4 | 2 |
| 8 | World Savings FS&LA, Oakland, Calif. | 7,461,162,906 | 5,766,660,588 | 12 | +4 | 10,616,971,595 | 8,192,828,453 | 387,185,117 | 3.65 | 4 | 2 |
| 9 | Empire of America FSB, Buffalo, N.Y. | 6,918,804,000 | 5,872,539,732 | 10 | +1 | 7,928,490,000 | 6,987,166,990 | 167,642,000 | 2.11 | 1 | 2 |
| 10 | Home Fed. Savings & Loan Assn. of San Diego, Calif. | 6,680,533,098 | 5,091,182,359 | 14 | +4 | 8,885,552,901 | 6,699,492,414 | 622,124,281 | 7.00 | 4 | 2 |
| 11 | First Nationwide Savings, FS&LA, San Francisco | 6,560,300,000 | 5,851,131,205 | 11 | | 9,415,700,000 | 8,900,655,672 | 326,400,000 | 3.47 | 4 | 2 |
| 12 | Gibraltar Savings, Beverly Hills | 6,382,919,209 | 3,691,665,052 | 24 | +12 | 8,899,507,604 | 5,943,760,932 | 327,925,775 | 3.68 | 4 | 2 |
| 13 | Dime Savings Bank of New York FSB, Brooklyn | 6,359,067,000 | 6,125,183,000 | 9 | | 7,093,632,000 | 6,633,743,000 | 112,934,000 | 1.59 | 1 | 1 |
| 14 | City Federal Savings & Loan Assn., Elizabeth, N.J. | 6,165,801,000 | 4,907,952,000 | 17 | +3 | 7,591,535,000 | 6,726,146,000 | 277,956,000 | 3.66 | 4 | 2 |
| 15 | CrossLand Savings FSB, Brooklyn, New York | 6,116,280,000 | 7,084,514,000 | 8 | | 6,586,065,000 | 7,511,875,000 | N.A. | N.A. | 1 | 1 |
| 16 | Anchor Savings Bank FSB, Northport, N.Y. | 5,850,961,000 | 5,187,381,137 | 13 | | 6,532,991,000 | 6,036,259,879 | 322,068,000 | 4.93 | 1 | 2 |
| 17 | Talman Home Federal Savings & Loan Assn., Chicago | 5,342,548,000 | 5,068,237,000 | 16 | | 6,522,910,000 | 6,319,806,000 | 130,622,000 | 2.00 | 3 | 2 |
| 18 | Bowery Savings Bank, New York | 5,110,298,000 | 5,087,682,000 | 15 | | 5,449,952,000 | 5,592,000,000 | 50,937,000 | 0.93 | 1 | 1 |
| 19 | Imperial Savings Assn., San Diego, Calif. | 5,103,771,494 | 3,940,804,349 | 22 | +3 | 7,606,583,918 | 5,511,041,128 | 202,439,624 | 2.66 | 4 | 2 |
| 20 | Sears Savings Bank, Glendale, Calif. | 4,818,003,000 | 3,801,545,000 | 23 | +3 | 6,468,062,000 | 4,845,561,000 | 223,122,000 | 3.45 | 2 | 2 |
| 21 | First Federal of Michigan, Detroit | 4,800,965,564 | 4,580,366,000 | 19 | | 9,499,354,003 | 7,971,432,000 | 246,291,472 | 2.59 | 4 | 2 |
| 22 | Coast Savings & Loan Assn., Los Angeles | 4,702,518,976 | 4,110,635,293 | 20 | | 6,297,034,000 | 5,013,251,485 | 261,309,986 | 4.15 | 4 | 2 |
| 23 | Dollar-Dry Dock Savings Bank, Bronx, New York | 4,522,606,000 | 4,733,109,000 | 18 | | 4,993,860,000 | 5,075,796,000 | 131,027,000 | 2.62 | 1 | 1 |
| 24 | Columbia Savings & Loan Assn., Beverly Hills | 4,024,572,000 | 2,366,110,404 | 45 | +21 | 6,381,613,000 | 4,608,696,386 | 198,495,000 | 3.11 | 4 | 2 |
| 25 | Carteret Savings & Loan Assn., FA, Morristown, N.J. | 3,985,635,000 | 3,569,054,000 | 25 | | 5,040,824,000 | 4,396,194,000 | 164,765,000 | 3.27 | 4 | 2 |
| 26 | Standard Federal Bank, Troy, Mich. | 3,918,460,787 | 4,000,353,081 | 21 | | 4,984,739,234 | 4,826,399,207 | 176,721,688 | 3.55 | 1 | 2 |
| 27 | Citicorp Savings of Illinois, FS&LA, Chicago | 3,559,917,000 | 3,285,759,000 | 27 | | 4,052,851,000 | 3,932,919,000 | N.A. | N.A. | 4 | 2 |
| 28 | Great American First Savings Bank, San Diego, Calif. | 3,559,019,000 | 3,558,989,423 | 26 | | 6,720,188,000 | 4,887,793,800 | 445,824,000 | 6.63 | 2 | 2 |
| 29 | People's Bank-Bridgeport, Conn. | 3,443,536,000 | 3,179,369,868 | 29 | | 3,876,103,000 | 3,646,877,130 | 248,343,000 | 6.41 | 1 | 1 |
| 30 | Florida Federal Savings & Loan Assn., St. Petersburg | 3,376,338,000 | 2,753,224,679 | 40 | +10 | 5,019,391,000 | 3,896,094,514 | 289,879,000 | 5.78 | 4 | 2 |
| 31 | Long Island Savings Bank FSB, Syosset, N.Y. | 3,336,239,000 | 3,209,883,000 | 28 | | 4,302,556,000 | 4,062,663,000 | 317,626,000 | 7.38 | 1 | 2 |
| 32 | Howard Savings Bank, Newark, N.J. | 3,168,664,000 | 3,046,768,000 | 31 | | 3,545,652,000 | 3,612,771,000 | 220,375,000 | 6.22 | 2 | 1 |
| 33 | Community Federal Savings & Loan Assn., St. Louis, Mo. | 3,165,279,000 | 2,967,094,774 | 32 | | 3,548,743,000 | 3,543,669,195 | 131,409,000 | 3.70 | 3 | 2 |
| 34 | Gibraltar Savings Assn., Houston | 3,108,717,548 | 2,871,853,430 | 36 | +2 | 3,891,717,000 | 3,902,304,204 | N.A. | N.A. | 4 | 2 |
| 35 | American Savings Bank FSB, New York | 3,085,643,000 | 2,885,612,000 | 34 | | 3,619,635,000 | 3,231,897,000 | 127,754,000 | 3.53 | 1 | 1 |
| 36 | Twin City Federal Savings & Loan Assn., Minneapolis | 3,083,666,000 | 2,877,283,000 | 35 | | 4,818,076,000 | 3,890,669,000 | 150,089,713 | 3.12 | 3 | 2 |
| 37 | Northeast Savings, FA, Hartford, Conn. | 3,050,987,000 | 2,933,531,000 | 33 | | 4,028,042,000 | 3,373,377,000 | 209,617,000 | 5.20 | 4 | 2 |
| 38 | First Federal Savings & Loan Assn., Rochester, N.Y. | 3,024,455,000 | 2,769,783,138 | 39 | +1 | 4,421,531,000 | 4,109,026,903 | 51,511,000 | 1.17 | 3 | 2 |
| 39 | Emigrant Savings Bank, New York | 3,001,955,639 | 2,864,756,769 | 37 | | 3,174,586,766 | 3,012,036,687 | 78,177,257 | 2.46 | 1 | 1 |
| 40 | Washington Mutual Savings Bank, Seattle | 2,981,964,000 | 2,796,870,000 | 38 | | 3,558,357,000 | 3,400,205,000 | 166,650,000 | 4.68 | 2 | 1 |
| 41 | AmeriFirst Federal Savings & Loan Assn., Miami | 2,922,750,955 | 3,114,138,560 | 30 | | 3,985,146,446 | 4,134,946,209 | 161,168,776 | 4.04 | 3 | 2 |
| 42 | Western Savings & Loan Assn., Phoenix, Ariz. | 2,895,056,421 | 2,279,680,997 | 47 | +5 | 4,143,982,091 | 2,964,343,788 | 92,825,830 | 2.24 | 4 | 2 |
| 43 | First Federal Savings & Loan Assn., Phoenix, Ariz. | 2,885,414,754 | 2,005,268,000 | 56 | +13 | 4,360,549,744 | 3,098,542,000 | 169,761,036 | 3.89 | 4 | 2 |
| 44 | Citicorp Savings, FS&LA, San Francisco | 2,809,688,727 | 2,093,438,025 | 51 | +7 | 3,900,208,812 | 3,338,301,982 | 501,105,635 | 12.85 | 3 | 2 |
| 45 | Atlantic Financial Federal, Bala Cynwyd, Pa. | 2,689,322,746 | 2,035,608,000 | 54 | +9 | 3,339,212,215 | 2,296,820,000 | 121,918,257 | 3.65 | 4 | 2 |
| 46 | Manhattan Savings Bank, New York | 2,581,639,512 | 2,518,073,488 | 43 | | 2,804,554,261 | 2,736,560,716 | 178,171,297 | 6.35 | 1 | 1 |
| 47 | Perpetual American Bank, FSB, McLean, Va. | 2,526,095,792 | 1,979,912,411 | 57 | +10 | 3,798,901,289 | 2,613,284,516 | 178,096,761 | 4.69 | 2 | 2 |
| 48 | First Texas Savings Assn., Dallas | 2,442,481,242 | 2,030,096,318 | 55 | +7 | 3,601,068,589 | 2,799,252,923 | 232,192,837 | 6.45 | 4 | 2 |
| 49 | American Savings & Loan Assn. of Florida, Miami | 2,416,006,000 | 2,529,184,000 | 42 | | 3,650,420,000 | 3,278,315,000 | 158,857,000 | 4.35 | 4 | 2 |
| 50 | Centrust Savings Bank, Miami | 2,401,455,445 | 1,970,378,000 | 58 | +8 | 4,018,869,436 | 2,236,060,000 | 123,017,658 | 3.06 | 2 | 2 |
| 51 | Farm & Home Savings Assn., Nevada, Mo. | 2,400,475,427 | 2,403,095,734 | 44 | | 2,757,223,369 | 2,736,333,784 | 169,659,770 | 6.15 | 4 | 2 |
| 52 | University Savings Assn., Houston | 2,363,947,000 | 2,140,026,103 | 50 | | 3,186,087,000 | 2,834,381,622 | 133,006,000 | 4.17 | 4 | 2 |
| 53 | Seamen's Bank for Savings FSB, New York | 2,355,542,000 | 1,829,287,000 | 62 | +9 | 2,849,916,000 | 2,233,586,000 | 44,827,000 | 1.57 | 1 | 1 |
| 54 | Benjamin Franklin Federal S & L Assn., Portland, Ore. | 2,346,573,804 | 2,194,134,929 | 48 | | 3,723,082,658 | 3,545,486,362 | 129,324,723 | 3.47 | 3 | 2 |
| 55 | Midland/Western Fed. Savings & Loan Assn, Denver | 2,334,354,000 | 1,558,949,541 | 77 | +22 | 3,000,566,000 | 1,854,465,703 | 174,577,000 | 5.82 | 4 | 2 |
| 56 | Williamsburgh Savings Bank, Brooklyn, New York | 2,300,590,638 | 2,091,277,623 | 52 | | 2,448,722,476 | 2,229,749,393 | 22,779,767 | 0.93 | 1 | 1 |
| 57 | United Savings Assn., Houston | 2,298,866,888 | 2,613,259,647 | 41 | | 3,893,013,865 | 3,484,484,306 | 208,551,836 | 5.36 | 4 | 2 |
| 58 | Beverly Hills Savings & Loan Assn. | 2,297,249,000 | 1,487,956,000 | 85 | +27 | 2,938,918,000 | 1,949,988,000 | N.A. | N.A. | 4 | 2 |
| 59 | Coral Gables Federal Savings & Loan Assn., Fla. | 2,296,333,000 | 2,159,699,874 | 49 | | 2,452,020,000 | 2,306,551,587 | 89,577,000 | 3.65 | 3 | 2 |
| 60 | Transohio Savings Bank, FSB, Cleveland | 2,245,783,000 | 1,968,723,000 | 59 | | 2,798,110,000 | 2,453,700,000 | 80,347,000 | 2.87 | 2 | 2 |
| 61 | Homestead Savings, FS&LA, San Francisco | 2,228,480,000 | 761,238,000 | 201 | +140 | 3,108,973,000 | 1,414,913,000 | N.A. | N.A. | 4 | 2 |
| 62 | Hudson City Savings Bank, Paramus, N.J. | 2,225,112,022 | 1,745,981,336 | 68 | +6 | 2,424,587,707 | 1,954,052,469 | 160,444,002 | 6.62 | 1 | 1 |
| 63 | Rochester Community Savings Bank, N.Y. | 2,201,006,370 | 2,333,648,000 | 46 | | 2,738,451,928 | 2,590,762,000 | 67,370,970 | 2.46 | 1 | 1 |
| 64 | Lincoln Savings Bank FSB, Brooklyn, New York | 2,154,055,133 | 1,749,146,091 | 67 | +3 | 2,375,865,896 | 2,171,678,590 | 18,427,601 | 0.78 | 1 | 1 |
| 65 | Dollar Bank FSB, Pittsburgh | 2,127,140,616 | 1,291,548,000 | 103 | +38 | 2,596,032,468 | 1,589,385,000 | 167,805,995 | 6.46 | 1 | 2 |
| 66 | Citicorp Savings of Florida, FS&LA, Miami | 2,105,317,531 | 1,449,342,000 | 89 | +23 | 2,299,572,694 | 1,944,862,000 | 140,327,630 | 6.10 | 4 | 2 |
| 67 | Green Point Savings Bank, Brooklyn, New York | 2,103,451,568 | 1,772,546,575 | 66 | | 2,294,465,737 | 1,934,706,888 | 142,269,046 | 6.20 | 1 | 1 |
| 68 | Santa Barbara Savings & Loan Assn., Calif. | 2,094,538,000 | 1,823,905,000 | 63 | | 3,081,829,000 | 2,463,467,000 | N.A. | N.A. | 4 | 2 |
| 69 | Georgia Federal Bank, FSB, Atlanta | 2,055,296,824 | 2,083,793,991 | 53 | | 2,311,068,003 | 2,276,490,618 | 151,718,406 | 6.56 | 2 | 2 |
| 70 | Valley Federal S & L Assn., Van Nuys, Calif. | 2,050,902,000 | 1,787,267,000 | 65 | | 2,640,115,000 | 2,267,736,000 | 82,957,000 | 3.14 | 4 | 2 |
| 71 | Society for Savings, Hartford, Conn. | 2,020,219,000 | 1,897,021,000 | 60 | | 2,431,224,000 | 2,248,780,000 | 141,282,000 | 5.81 | 2 | 1 |
| 72 | Greater New York Savings Bank, New York | 1,991,091,274 | 1,848,212,963 | 61 | | 2,352,942,138 | 2,020,529,729 | 17,513,178 | 0.74 | 1 | 1 |
| 73 | East River Savings Bank, New York | 1,932,401,253 | 1,736,551,264 | 69 | | 2,013,389,422 | 1,840,532,752 | 42,300,891 | 2.10 | 1 | 1 |
| 74 | Guarantee Savings, FS&LA, Fresno, Calif. | 1,927,217,097 | 1,470,768,047 | 87 | +13 | 2,831,209,847 | 2,365,880,117 | 73,737,468 | 2.60 | 4 | 2 |
| 75 | Fidelity Federal S & L Assn., Glendale, Calif. | 1,926,143,000 | 1,540,572,708 | 80 | +5 | 2,843,945,000 | 2,247,352,737 | 90,345,000 | 3.18 | 4 | 2 |
| 76 | American Savings & Loan Assn., Salt Lake City, Utah | 1,911,753,000 | 1,651,445,000 | 73 | | 2,595,409,000 | 2,295,809,000 | 98,566,000 | 3.80 | 4 | 2 |
| 77 | Columbia Savings, FS&LA, Denver | 1,898,095,191 | 1,302,946,380 | 99 | +22 | 2,532,964,000 | 1,610,581,054 | 60,578,486 | 2.39 | 4 | 2 |
| 78 | Freedom Savings & Loan Assn., Tampa, Fla. | 1,883,897,000 | 1,457,824,847 | 88 | +10 | 2,442,855,000 | 1,937,581,848 | N.A. | N.A. | 4 | 2 |
| 79 | First Federal Savings & Loan Assn., Pittsburgh | 1,845,000,000 | 1,528,507,286 | 81 | +2 | 2,161,000,000 | 1,822,336,297 | 62,000,000 | 2.87 | 3 | 2 |
| 80 | Capitol Federal Savings & Loan Assn., Topeka, Kan. | 1,819,278,219 | 1,688,762,806 | 70 | | 2,067,549,550 | 1,958,905,950 | 154,907,406 | 7.49 | 3 | 2 |
| 81 | St. Paul Federal Bank for Savings, Chicago | 1,800,825,708 | 1,673,667,154 | 71 | | 2,211,990,035 | 2,135,484,040 | 63,072,668 | 2.85 | 1 | 2 |
| 82 | Downey Savings & Loan Assn., Costa Mesa, Calif. | 1,759,613,000 | 1,557,382,114 | 78 | | 2,277,501,000 | 1,904,553,516 | 84,687,000 | 3.72 | 4 | 2 |
| 83 | Dallas Federal Savings & Loan Assn. | 1,700,063,000 | 1,490,000,000 | 84 | +1 | 2,224,614,000 | 1,820,000,000 | N.A. | N.A. | 4 | 2 |
| 84 | Old Stone Bank FSB, Providence, R.I. | 1,680,178,000 | ............ | ... | | 2,107,170,000 | ............ | 141,026,000 | 6.69 | 2 | 1 |
| 85 | Lincoln Savings & Loan Assn., Irvine, Calif. | 1,679,000,000 | 803,280,207 | 190 | +105 | 2,248,000,000 | 1,095,827,830 | 74,000,000 | 3.29 | 4 | 2 |
| 86 | Pacific First Federal Savings Bank, Tacoma, Wash. | 1,674,915,000 | 1,660,206,753 | 72 | | 2,452,448,301 | 2,367,764,101 | 193,677,200 | 7.90 | 2 | 2 |
| 87 | Astoria Federal Savings & Loan Assn., Queens, New York | 1,668,396,570 | 1,471,214,791 | 86 | | 2,145,946,960 | 1,874,477,652 | 120,719,666 | 5.63 | 3 | 2 |
| 88 | Central Savings & Loan Assn., San Diego, Calif. | 1,667,327,166 | 1,819,519,000 | 64 | | 2,527,575,450 | 2,393,693,000 | N.A. | N.A. | 3 | 2 |
| 89 | Fulton Federal Savings & Loan Assn., Atlanta | 1,666,902,000 | 1,626,268,003 | 75 | | 1,858,454,000 | 1,763,769,878 | 30,739,000 | 1.65 | 3 | 2 |
| 90 | Citizens Federal Savings & Loan Assn., Dayton, Ohio | 1,644,191,882 | 1,328,747,735 | 97 | +7 | 1,853,091,255 | 1,443,641,483 | 56,672,094 | 3.06 | 3 | 2 |
| 91 | Mercury Savings, FS&LA, Huntington Beach, Calif. | 1,605,262,000 | 1,297,508,000 | 100 | +9 | 2,120,449,000 | 1,665,112,000 | 65,224,000 | 3.08 | 4 | 2 |
| 92 | Albany Savings Bank FSB, N.Y. | 1,598,429,779 | 1,634,584,762 | 74 | | 1,714,705,612 | 1,728,735,755 | 58,298,915 | 3.40 | 1 | 2 |
| 93 | Broadview Savings & Loan Co., Cleveland | 1,591,730,213 | 1,448,209,068 | 90 | | 2,079,351,345 | 2,018,117,253 | 61,210,959 | 2.94 | 4 | 2 |
| 94 | Great Lakes Federal S & L Assn., Ann Arbor, Mich. | 1,577,771,899 | 1,406,763,257 | 92 | | 2,120,381,870 | 1,744,738,762 | 77,896,999 | 3.67 | 4 | 2 |
| 95 | Hill Financial Savings Assn., Red Hill, Pa. | 1,574,467,975 | 1,313,998,978 | 98 | +3 | 2,219,208,786 | 1,584,533,075 | 75,526,384 | 3.40 | 3 | 2 |
| 96 | Bell Federal Savings & Loan Assn., Chicago | 1,563,623,893 | 1,556,961,533 | 79 | | 1,682,098,873 | 1,676,113,959 | 79,912,914 | 4.75 | 3 | 2 |
| 97 | Atlantic Federal S & L Assn., Fort Lauderdale, Fla. | 1,542,787,000 | 1,387,224,000 | 95 | | 1,720,603,000 | 1,643,554,000 | 56,342,000 | 3.27 | 4 | 2 |
| 98 | San Antonio Savings Assn., Tex. | 1,537,500,891 | 1,208,666,805 | 112 | +14 | 2,056,189,040 | 1,555,598,849 | 87,074,878 | 4.23 | 3 | 2 |
| 99 | Beneficial Savings Bank, Philadelphia | 1,535,636,000 | 1,569,032,000 | 76 | | 1,580,011,000 | 1,676,669,000 | 34,010,000 | 2.15 | 1 | 1 |
| 100 | Goldome Savings Bank, St. Petersburg, Fla. | 1,528,857,432 | ............ | ... | | 1,662,110,758 | ............ | 47,515,744 | 2.86 | 2 | 2 |

The bulk of the data are from American Banker's questionnaire which asks for total deposits and savings accounts, excluding all escrowed accounts. **Total deposits and savings accounts** include: non-interest earning demand and NOW accounts; accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts; and accounts earning at or below regular rate in interest-earning NOW accounts, in passbook accounts, and all other accounts, except escrowed accounts. **Regulatory Net Worth** includes permanent, reserve, or guarantee stock; paid-in surplus; qualifying mutual capital certificates; income capital/net worth certificates; qualifying subordinated debentures; appraised equity capital; reserves; undivided profits; and net undistributed income. **(a) — Charter Types:** 1-Mutual Savings Bank; 2-Stock Savings Bank; (3)-Mutual Savings & Loan Association; (4)- Stock Savings & Loan Association. **(b) — Insurance Types:** 1-FDIC-Insured; 2-FSLIC-Insured; 3-State Insured; 4-Noninsured.

# Top 300 Thrift Institutions in United States

## In Order of Deposits December 31, 1984, Compared with December 31, 1983

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| Rank 12/31/84 | | Deposits Dec. 31, 1984 | Deposits Dec. 31, 1983 | Rank 12/31/83 | Gain | Assets 12/31/84 | Assets 12/31/83 | Net Worth 12/31/84 | Net Worth to Assets(%) | Charter Type (a) | Insur. Type (b) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 101 | Decatur Federal Savings & Loan Assn., Ga. | 1,491,282,860 | 1,405,000,140 | 93 | | 1,693,110,185 | 1,488,361,429 | 45,685,589 | 2.70 | 3 | 2 |
| 102 | Pioneer Federal Savings & Loan Assn., Clearwater, Fla. | 1,489,705,000 | 1,513,512,000 | 82 | | 1,865,830,000 | 1,673,734,000 | 33,596,000 | 1.80 | 3 | 2 |
| 103 | Benjamin Franklin Savings Assn., Houston | 1,475,841,000 | 738,380,282 | 210 | +107 | 1,717,715,000 | 947,730,555 | 34,992,000 | 2.04 | 4 | 2 |
| 104 | Far West Federal Bank, Portland, Ore. | 1,473,547,000 | 1,508,787,399 | 83 | | 2,118,594,000 | 2,023,491,666 | N.A. | N.A. | 1 | 2 |
| 105 | Apple Bank For Savings, New York | 1,472,099,000 | 1,408,617,000 | 91 | | 1,590,623,000 | 1,514,284,000 | 89,693,000 | 5.64 | 1 | 1 |
| 106 | Midwest Federal Savings & Loan Assn., Minneapolis | 1,453,260,933 | 1,398,384,555 | 94 | | 2,215,285,579 | 1,831,017,281 | 78,832,565 | 3.56 | 3 | 2 |
| 107 | Lyons Savings & Loan Assn., Stickney, Ill. | 1,418,823,558 | 967,646,000 | 157 | + 50 | 1,520,108,876 | 1,014,127,000 | 20,765,380 | 1.37 | 3 | 2 |
| 108 | Lamar Savings Assn., Austin, Tex. | 1,410,635,000 | 1,151,210,861 | 123 | + 15 | 1,504,427,000 | 1,307,381,867 | N.A. | N.A. | 3 | 2 |
| 109 | First Federal Savings of Arkansas, FA, Little Rock | 1,404,079,000 | 1,239,846,000 | 109 | | 1,745,859,000 | 1,666,608,000 | 104,890,000 | 6.01 | 3 | 2 |
| 110 | Bell Savings & Loan Assn., San Mateo, Calif. | 1,387,727,000 | 883,276,000 | 169 | + 59 | 1,929,397,000 | 1,232,464,000 | N.A. | N.A. | 4 | 2 |
| 111 | Sunrise Savings & Loan Assn., Boynton Beach, Fla. | 1,381,362,000 | 737,737,000 | 211 | +100 | 1,477,406,000 | 802,646,000 | N.A. | N.A. | 4 | 2 |
| 112 | Far West Savings & Loan Assn., Newport Beach, Calif. | 1,369,905,000 | 1,179,000,000 | 117 | + 5 | 2,084,496,000 | 1,605,000,000 | 61,934,000 | 2.97 | 4 | 2 |
| 113 | Pacific Savings Bank, Costa Mesa, Calif. | 1,353,952,468 | 1,115,469,157 | 131 | + 18 | 1,742,686,343 | 1,694,052,701 | 57,407,261 | 3.29 | 1 | 2 |
| 114 | Chase Federal Savings & Loan Assn., Miami | 1,335,395,000 | 1,278,524,643 | 107 | | 1,802,337,000 | 1,687,143,159 | N.A. | N.A. | 3 | 2 |
| 115 | San Francisco Federal Savings & Loan Assn. | 1,334,168,000 | 1,178,852,000 | 118 | + 3 | 2,120,673,000 | 1,614,873,000 | N.A. | N.A. | 3 | 2 |
| 116 | Eureka Federal Savings & Loan Assn., San Carlos, Calif. | 1,329,619,000 | 1,079,523,000 | 137 | + 21 | 1,604,450,000 | 1,357,852,146 | N.A. | N.A. | 3 | 2 |
| 117 | First Federal Savings & Loan Assn., Minneapolis | 1,326,033,283 | 1,269,927,966 | 108 | | 1,756,629,967 | 1,602,554,139 | 74,550,223 | 4.24 | 3 | 2 |
| 118 | Sooner Federal Savings & Loan Assn., Tulsa, Okla. | 1,320,000,000 | 1,109,630,000 | 133 | + 15 | 1,602,941,000 | 1,429,030,000 | N.A. | N.A. | 4 | 2 |
| 119 | Ohio Savings Assn., Cleveland | 1,319,261,315 | 1,353,077,172 | 96 | | 1,476,347,756 | 1,567,977,192 | 62,138,625 | 4.21 | 4 | 1 |
| 120 | Citizens Federal Savings & Loan Assn., Miami | 1,315,025,197 | 1,191,470,786 | 115 | | 1,890,639,416 | 1,458,774,237 | 84,354,357 | 4.46 | 4 | 2 |
| 121 | Commercial Federal Savings & Loan Assn., Omaha, Neb. | 1,312,940,000 | 1,294,011,000 | 101 | | 2,498,884,000 | 2,226,567,000 | 72,208,995 | 2.89 | 4 | 2 |
| 122 | First Federal Savings & Loan Assn., Greenville, S.C. | 1,309,478,000 | 1,088,533,478 | 136 | + 14 | 1,699,800,000 | 1,269,719,407 | 49,894,000 | 2.94 | 4 | 2 |
| 123 | Southwest Savings & Loan Assn., Phoenix, Ariz. | 1,295,523,000 | 1,073,681,483 | 138 | + 15 | 1,721,119,000 | 1,245,000,206 | 64,775,000 | 3.76 | 4 | 2 |
| 124 | Leader Federal Savings & Loan Assn., Memphis, Tenn. | 1,289,589,815 | 1,221,061,114 | 110 | | 1,569,445,602 | 1,371,243,977 | 53,926,524 | 3.44 | 3 | 2 |
| 125 | United First Fed. Savings & Loan Assn., Sarasota, Fla. | 1,288,620,397 | 1,217,099,349 | 111 | | 1,471,966,425 | 1,349,261,888 | 67,952,892 | 4.62 | 4 | 2 |
| 126 | Fortune Federal Savings & Loan Assn., Clearwater, Fla. | 1,284,161,279 | 1,284,609,841 | 105 | | 2,042,772,642 | 1,421,952,002 | 72,213,872 | 3.54 | 4 | 2 |
| 127 | Cardinal Federal Savings Bank, Cleveland | 1,280,606,530 | 1,122,232,211 | 128 | + 1 | 1,459,651,325 | 1,276,500,954 | 35,993,992 | 2.47 | 1 | 2 |
| 128 | Gem Savings Assn., Dayton, Ohio | 1,273,000,000 | 1,290,817,000 | 104 | | 1,521,363,000 | 1,576,746,000 | 28,844,000 | 1.90 | 3 | 2 |
| 129 | Security Savings & Loan Assn., Milwaukee, Wis. | 1,270,522,845 | 1,293,767,000 | 102 | | 1,452,468,614 | 1,468,137,000 | 115,783,963 | 7.97 | 3 | 2 |
| 130 | Southern California Savings, FS&LA, Beverly Hills | 1,260,689,000 | 1,028,917,000 | 145 | + 15 | 1,510,072,000 | 1,313,809,000 | N.A. | N.A. | 4 | 2 |
| 131 | Honolulu Federal Savings & Loan Assn., Hawaii | 1,258,952,757 | 1,167,515,573 | 120 | | 1,624,075,165 | 1,684,673,423 | 25,094,654 | 1.55 | 3 | 2 |
| 132 | Empire Savings Building & Loan Assn., Denver | 1,248,479,295 | 1,158,705,244 | 122 | | 1,950,635,742 | 1,574,699,604 | 78,309,939 | 4.01 | 4 | 2 |
| 133 | Germantown Savings Bank, Bala Cynwyd, Pa. | 1,244,135,888 | 1,279,565,961 | 106 | | 1,322,916,887 | 1,353,888,968 | 32,790,618 | 2.48 | 1 | 1 |
| 134 | Baltimore Federal Financial, FSA | 1,232,592,538 | 1,140,734,150 | 124 | | 1,558,532,560 | 1,497,919,898 | 50,422,175 | 3.24 | 3 | 2 |
| 135 | Horizon Financial, FA, Southampton, Pa. | 1,230,917,000 | 1,206,663,930 | 113 | | 1,516,918,000 | 1,712,460,192 | 30,353,000 | 2.00 | 3 | 2 |
| 136 | Bloomington Federal Savings & Loan Assn., Ill. | 1,223,728,192 | 1,120,898,006 | 129 | | 1,381,804,206 | 1,216,666,622 | N.A. | N.A. | 3 | 2 |
| 137 | Firstsouth FA, Pine Bluff, Ark. | 1,206,834,187 | 922,857,631 | 161 | + 24 | 1,434,318,000 | 1,077,904,683 | 61,603,000 | 4.29 | 4 | 2 |
| 138 | Sunbelt Savings Assn., Stephenville, Tex. | 1,190,403,000 | ............ | ... | | 1,367,551,000 | ............ | N.A. | N.A. | 3 | 2 |
| 139 | Minnesota Federal Savings & Loan Assn., St. Paul | 1,190,005,115 | 1,091,101,817 | 135 | | 1,289,936,621 | 1,213,336,215 | 54,956,626 | 4.26 | 3 | 2 |
| 140 | First Southern Fed. Savings & Loan Assn., Mobile, Ala. | 1,185,811,927 | 1,009,145,715 | 148 | + 8 | 1,368,043,170 | 1,099,467,467 | 53,965,519 | 3.94 | 4 | 2 |
| 141 | Third Federal Savings & Loan Assn., Cleveland | 1,184,826,941 | 1,019,352,458 | 146 | + 5 | 1,324,912,615 | 1,139,113,301 | 90,216,371 | 6.81 | 3 | 2 |
| 142 | Home Federal Bank of Florida FSB, St. Petersburg | 1,184,426,000 | 1,206,493,994 | 114 | | 1,440,026,000 | 1,299,971,698 | 90,919,000 | 6.31 | 2 | 2 |
| 143 | Peoples Westchester Savings Bank, Tarrytown, N.Y. | 1,178,300,756 | 1,115,997,729 | 130 | | 1,241,533,678 | 1,171,364,738 | 30,020,861 | 2.42 | 1 | 1 |
| 144 | East New York Savings Bank, New York | 1,168,847,294 | 1,162,214,471 | 121 | | 1,230,757,238 | 1,266,579,376 | 66,993,322 | 5.44 | 1 | 1 |
| 145 | Mutual Bank FSB, Boston | 1,165,237,682 | 1,135,722,000 | 126 | | 1,279,691,569 | 1,249,182,000 | 67,496,302 | 5.27 | 1 | 1 |
| 146 | Sacramento Savings & Loan Assn., Calif. | 1,160,494,081 | 917,052,122 | 163 | + 17 | 1,516,052,967 | 1,221,846,745 | 52,770,252 | 3.48 | 4 | 2 |
| 147 | Hollywood Federal Savings & Loan Assn., Fla. | 1,155,272,076 | 1,052,366,393 | 141 | | 1,348,395,931 | 1,200,930,910 | 35,604,087 | 2.64 | 3 | 2 |
| 148 | Gill Savings Assn., Hondo, Tex. | 1,151,893,391 | 838,645,000 | 178 | + 30 | 1,401,434,321 | 999,881,000 | 42,260,108 | 3.02 | 4 | 2 |
| 149 | Provident Savings Bank, Jersey City, N.J. | 1,148,212,434 | 1,125,931,000 | 127 | | 1,222,451,566 | 1,201,294,000 | 64,915,200 | 5.31 | 1 | 1 |
| 150 | Financial Fed. Savings & Loan Assn., Miami Lakes, Fla. | 1,147,083,574 | 1,177,739,976 | 119 | | 1,284,780,740 | 1,279,388,577 | 27,807,544 | 2.16 | 3 | 2 |
| 151 | Home Federal Savings & Loan Assn., Tucson, Ariz. | 1,140,958,097 | 664,497,000 | 242 | + 91 | 1,818,463,446 | 1,083,594,000 | 64,782,574 | 3.56 | 4 | 2 |
| 152 | Texas Federal Savings & Loan Assn., Dallas | 1,140,011,189 | 968,315,451 | 156 | + 4 | 1,661,535,168 | 1,412,240,961 | 40,058,314 | 2.41 | 4 | 2 |
| 153 | Onondaga Savings Bank, Syracuse, N.Y. | 1,136,239,196 | 1,139,988,885 | 125 | | 1,193,945,050 | 1,203,619,189 | N.A. | N.A. | 1 | 1 |
| 154 | Syracuse Savings Bank, N.Y. | 1,135,093,497 | 1,110,190,483 | 132 | | 1,194,400,594 | 1,180,471,030 | 40,392,106 | 3.38 | 1 | 1 |
| 155 | San Jacinto Savings Assn., Houston | 1,126,815,605 | 552,565,000 | 298 | +143 | 1,987,808,731 | 979,401,000 | 65,960,294 | 3.32 | 4 | 2 |
| 156 | Flagler Federal Savings & Loan Assn., Miami | 1,126,373,472 | 919,567,000 | 162 | + 6 | 1,306,803,989 | 1,035,098,000 | 38,506,159 | 2.95 | 3 | 2 |
| 157 | Roosevelt Federal Savings & Loan Assn., Chesterfield, Mo. | 1,114,584,000 | 989,939,324 | 151 | | 1,486,004,000 | 1,041,871,702 | N.A. | N.A. | 3 | 2 |
| 158 | Loyola Federal Savings & Loan Assn., Baltimore | 1,111,301,646 | 1,040,077,760 | 144 | | 1,430,321,327 | 1,325,986,391 | 67,418,801 | 4.71 | 3 | 2 |
| 159 | Pima Savings & Loan Assn., Tucson, Ariz. | 1,110,334,633 | 789,635,152 | 194 | + 35 | 1,581,478,294 | 1,039,717,795 | 60,806,668 | 3.84 | 4 | 2 |
| 160 | Boston Five Cents Savings Bank FSB | 1,110,310,000 | 1,048,129,637 | 143 | | 1,451,023,000 | 1,208,854,696 | 118,998,000 | 8.20 | 2 | 1 |
| 161 | Albuquerque Federal Savings & Loan Assn., N.M. | 1,095,213,921 | 751,556,408 | 204 | + 43 | 1,503,775,917 | 1,167,795,839 | 54,575,853 | 3.63 | 4 | 2 |
| 162 | Independence Savings Bank, Brooklyn, New York | 1,087,467,896 | 1,059,684,246 | 140 | | 1,161,877,046 | 1,126,468,813 | 49,277,484 | 4.24 | 1 | 1 |
| 163 | Jamaica Savings Bank FSB, Lynbrook, N.Y. | 1,085,056,286 | 1,095,333,239 | 134 | | 1,246,237,620 | 1,281,898,324 | 133,502,375 | 10.71 | 1 | 1 |
| 164 | Columbia Banking Federal S & L Assn., Rochester, N.Y. | 1,079,924,312 | 993,676,985 | 150 | | 1,188,678,187 | 1,099,728,059 | 21,043,964 | 1.77 | 3 | 2 |
| 165 | Security First Fed. S & L Assn., Daytona Beach, Fla. | 1,075,108,329 | 1,050,228,201 | 142 | | 1,237,041,446 | 1,158,900,793 | 25,383,565 | 2.05 | 3 | 2 |
| 166 | Landmark Savings Assn., Pittsburgh | 1,071,260,000 | 993,829,000 | 149 | | 1,309,643,000 | 1,175,781,000 | 51,498,000 | 3.93 | 4 | 2 |
| 167 | Pathway Financial, FA, Chicago | 1,050,192,277 | 988,689,778 | 152 | | 1,253,405,004 | 1,183,213,338 | 36,365,590 | 2.90 | 3 | 2 |
| 168 | Independent American Savings Assn., Grand Prairie, Tex. | 1,043,826,000 | ............ | ... | | 1,180,960,000 | ............ | N.A. | N.A. | 3 | 2 |
| 169 | Fidelity New York, FA, Floral Park, N.Y. | 1,041,078,810 | 359,377,792 | ... | | 1,438,000,977 | 519,418,742 | 49,563,576 | 3.45 | 3 | 2 |
| 170 | Dominion Federal Savings & Loan Assn., McLean, Va. | 1,027,284,560 | 618,375,051 | 260 | + 90 | 1,139,934,856 | 759,100,343 | 33,321,447 | 2.92 | 4 | 2 |
| 171 | Cragin Federal Savings & Loan Assn., Chicago | 1,023,877,608 | 902,121,456 | 166 | | 1,421,245,397 | 1,115,872,971 | 50,617,479 | 3.56 | 3 | 2 |
| 172 | Guardian Savings & Loan Assn., Dallas | 1,020,984,000 | 703,958,000 | 226 | + 54 | 1,881,872,000 | 1,067,381,000 | N.A. | N.A. | 3 | 2 |
| 173 | First Federal Savings & Loan Assn., Toledo, Ohio | 1,011,502,859 | 908,842,746 | 165 | | 1,082,950,405 | 973,793,768 | 45,645,557 | 4.21 | 3 | 2 |
| 174 | Neworld Bank for Savings, Boston | 1,009,321,506 | 985,631,019 | 153 | | 1,154,935,627 | 1,142,957,825 | 95,447,238 | 8.26 | 2 | 1 |
| 175 | CrossLand Savings, FSLA, Bradenton, Fla. | 1,003,536,580 | 890,635,513 | 167 | | 1,157,141,261 | 1,006,826,380 | 41,970,031 | 3.63 | 4 | 2 |
| 176 | Investors Savings & Loan Assn., Millburn, N.J. | 993,509,740 | 732,605,276 | 213 | + 37 | 1,643,461,975 | 1,221,165,357 | 49,133,627 | 2.99 | 3 | 2 |
| 177 | First Federal Savings & Loan Assn., Lincoln, Neb. | 990,313,803 | 939,057,837 | 159 | | 1,269,344,091 | 1,248,859,034 | 39,057,667 | 3.08 | 3 | 2 |
| 178 | St. Louis Federal Savings & Loan Assn., Clayton | 986,113,000 | 864,094,391 | 171 | | 1,040,508,000 | 937,884,525 | N.A. | N.A. | 3 | 2 |
| 179 | First Savings Association of Wisconsin, Milwaukee | 972,871,000 | 981,758,000 | 154 | | 1,206,419,000 | 1,186,683,000 | N.A. | N.A. | 4 | 2 |
| 180 | Coast Federal Savings & Loan Assn., Sarasota, Fla. | 971,003,203 | 976,748,306 | 155 | | 1,138,483,377 | 1,061,860,451 | 70,223,981 | 6.17 | 4 | 2 |
| 181 | Mid-America Federal Savings & Loan Assn., Columbus, Ohio | 963,657,327 | 883,972,000 | 168 | | 1,219,643,030 | 1,130,480,000 | 34,159,815 | 2.80 | 3 | 2 |
| 182 | Metropolitan Federal Bank FSB, Fargo, N.D. | 959,671,000 | 858,622,000 | 174 | | 1,420,689,000 | 1,196,473,000 | 63,982,000 | 4.50 | 4 | 2 |
| 183 | Lincoln Federal Savings & Loan Assn., Westfield, N.J. | 959,313,000 | 944,035,000 | 158 | | 1,262,888,000 | 1,063,798,000 | 18,329,000 | 1.45 | 3 | 2 |
| 184 | Horizon Federal Savings Bank, Wilmette, Ill. | 953,330,088 | 826,269,000 | 184 | | 1,058,148,593 | 909,772,000 | 10,649,767 | 1.01 | 1 | 2 |
| 185 | Connecticut Savings Bank, New Haven | 950,577,494 | 863,075,317 | 172 | | 1,035,203,183 | 948,989,438 | 67,827,356 | 6.55 | 1 | 1 |
| 186 | First Federal Bank of Connecticut, New Haven | 946,718,677 | 757,001,834 | 202 | + 16 | 997,776,706 | 802,802,031 | 35,398,630 | 3.55 | 1 | 2 |
| 187 | New Haven Savings Bank, Conn. | 944,563,044 | 860,232,289 | 173 | | 1,103,888,546 | 960,652,384 | 77,296,903 | 7.00 | 1 | 1 |
| 188 | American Charter Federal S & L Assn., Lincoln, Neb. | 942,964,172 | 836,421,475 | 179 | | 1,353,926,253 | 1,207,763,364 | 32,185,975 | 2.38 | 3 | 2 |
| 189 | Pelican Homestead & Savings Assn., Metairie, La. | 936,059,000 | 738,906,426 | 209 | + 20 | 977,823,000 | 799,884,858 | 22,595,000 | 2.31 | 3 | 2 |
| 190 | The First, F.A., Orlando, Fla. | 933,824,940 | 854,741,001 | 175 | | 1,113,159,680 | 1,000,431,223 | 28,459,322 | 2.56 | 3 | 2 |
| 191 | Bay View Fed. Savings & Loan Assn., San Mateo, Calif. | 930,512,000 | 1,063,844,248 | 139 | | 1,291,493,000 | 1,239,214,478 | N.A. | N.A. | 3 | 2 |
| 192 | Citizens Savings Bank FSB, Providence, R.I. | 927,796,254 | 847,955,766 | 176 | | 1,039,901,700 | 948,763,047 | 96,059,159 | 9.24 | 1 | 1 |
| 193 | Detroit & Northern Savings, FA, Hancock, Mich | 924,227,000 | 835,367,000 | 181 | | 1,258,616,000 | 1,151,903,000 | 52,359,000 | 4.16 | 3 | 2 |
| 194 | Pomona First Fed. Savings & Loan Assn., Calif. | 921,196,329 | 818,510,254 | 188 | | 993,544,312 | 910,960,036 | 42,150,565 | 4.24 | 3 | 2 |
| 195 | Ridgewood Savings Bank, Queens, New York | 915,721,031 | 928,156,288 | 160 | | 1,005,316,947 | 1,015,570,347 | 67,592,523 | 6.72 | 1 | 1 |
| 196 | Diamond Savings & Loan Co., Findlay, Ohio | 911,273,000 | 832,443,846 | 183 | | 1,077,770,000 | 971,192,431 | 33,684,000 | 3.13 | 4 | 2 |
| 197 | Buckeye Federal Savings & Loan Assn., Columbus, Ohio | 909,397,533 | 910,658,000 | 164 | | 1,201,311,490 | 1,218,569,000 | 42,446,204 | 3.53 | 4 | 2 |
| 198 | Great American Federal S & L Assn., Oak Park, Ill. | 896,750,610 | 769,910,565 | 198 | | 1,162,442,363 | 913,307,579 | 33,445,997 | 2.88 | 3 | 2 |
| 199 | Hamburg Savings Bank, Brooklyn, New York | 896,568,000 | 882,553,814 | 170 | | 967,718,000 | 951,565,268 | 50,272,000 | 5.19 | 1 | 1 |
| 200 | Columbia First Federal S & L Assn., Washington, D.C. | 893,381,472 | 785,173,543 | 196 | | 1,239,018,770 | 898,567,477 | 33,746,734 | 2.72 | 3 | 2 |

The bulk of the data are from American Banker's questionnaire which asks for total deposits and savings accounts, excluding all escrowed accounts. **Total deposits and savings accounts** include: non-interest earning demand and NOW accounts; accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts; and accounts earning at or below regular rate in interest-earning NOW accounts, in passbook accounts, and all other accounts, except escrowed accounts. **Regulatory Net Worth** includes permanent, reserve, or guarantee stock; paid-in surplus; qualifying mutual capital certificates; income capital/net worth certificates; qualifying subordinated debentures; appraised equity capital; reserves; undivided profits; and net undistributed income. **(a) — Charter Types:** 1-Mutual Savings Bank; 2-Stock Savings Bank; (3)-Mutual Savings & Loan Association; (4)- Stock Savings & Loan Association. **(b) — Insurance Types:** 1-FDIC-Insured; 2-FSLIC-Insured; 3-State Insured; 4-Noninsured.

# Top 300 Thrift Institutions in United States

## In Order of Deposits December 31, 1984, Compared with December 31, 1983

Compiled by **American Banker** Copyright 1985

| Rank 12/31/84 | | Deposits Dec. 31, 1984 | Deposits Dec. 31, 1983 | Rank 12/31/83 | Gain | Assets 12/31/84 | Assets 12/31/83 | Net Worth 12/31/84 | Net Worth to Assets(%) | Charter Type (a) | Insur. Type (b) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 201 | State Savings Bank, Columbus, Ohio | 885,841,500 | 720,221,087 | 218 | + 17 | 1,247,176,800 | 1,001,979,298 | 60,675,600 | 4.87 | 4 | 2 |
| 202 | First Federal Savings & Loan Assn., Jacksonville, Fla. | 884,217,342 | 835,549,645 | 180 | | 1,054,824,897 | 987,021,101 | 8,741,118 | 0.83 | 3 | 2 |
| 203 | Western Savings Assn., Gatesville, Tex. | 876,640,000 | ............ | ... | | 1,425,198,000 | ............ | N.A. | N.A. | 3 | 2 |
| 204 | Nevada Savings & Loan Assn., Las Vegas | 871,349,616 | 788,942,000 | 195 | | 1,105,125,930 | 1,078,113,000 | 66,971,111 | 6.06 | 4 | 2 |
| 205 | Roosevelt Savings Bank, Garden City, N.Y. | 868,793,400 | 833,343,000 | 182 | | 940,402,277 | 923,597,000 | N.A. | N.A. | 1 | 1 |
| 206 | Collective Federal S & L Assn., Egg Harbor City, N.J. | 865,038,792 | 707,312,719 | 224 | + 18 | 1,046,894,751 | 777,562,309 | 36,640,586 | 3.50 | 4 | 2 |
| 207 | First Western Savings Assn., Las Vegas, Nev. | 862,763,000 | 579,808,000 | 285 | + 78 | 1,048,130,000 | 688,509,000 | 43,042,000 | 4.11 | 4 | 2 |
| 208 | Provident Institution for Savings, Boston | 855,286,000 | 815,933,000 | 189 | | 1,136,074,000 | 998,274,000 | 93,564,000 | 8.24 | 1 | 1 |
| 209 | Commonwealth Savings & Loan Assn., Ft. Lauderdale, Fla. | 850,381,000 | 427,797,000 | 381 | +172 | 883,450,000 | 456,482,000 | 18,831,000 | 2.13 | 4 | 2 |
| 210 | Savers Fed. Savings & Loan Assn., Little Rock, Ark. | 845,654,984 | 689,928,199 | 229 | + 19 | 965,546,857 | 764,511,034 | 37,777,023 | 3.91 | 4 | 2 |
| 211 | Union Fed. Savings & Loan Assn., Los Angeles | 843,370,466 | 617,879,154 | 261 | + 50 | 1,204,415,200 | 899,760,334 | 42,361,093 | 3.52 | 3 | 2 |
| 212 | Naples Federal Savings & Loan Assn., Fla. | 841,263,049 | 745,142,000 | 207 | | 1,084,662,000 | 939,731,000 | 54,284,216 | 5.00 | 4 | 2 |
| 213 | Maine Savings Bank, Portland | 840,760,000 | 722,139,026 | 216 | + 3 | 963,753,000 | 787,321,950 | 62,428,000 | 6.48 | 2 | 1 |
| 214 | Banking Center, Waterbury, Conn. | 840,728,326 | 823,590,113 | 185 | | 954,577,047 | 974,302,754 | 72,997,261 | 7.65 | 1 | 1 |
| 215 | American Fed. S & L Assn of Iowa, Des Moines | 840,579,819 | 791,919,513 | 193 | | 1,105,191,537 | 1,031,502,127 | 38,457,932 | 3.48 | 3 | 2 |
| 216 | Columbia Savings & Loan Assn., Fair Lawn, N.J. | 837,228,113 | 783,447,172 | 197 | | 991,614,407 | 862,945,135 | 31,928,673 | 3.22 | 3 | 2 |
| 217 | Morris County Savings Bank, Morristown, N.J. | 830,277,000 | 794,428,064 | 192 | | 888,930,000 | 834,312,288 | 35,148,000 | 3.95 | 2 | 1 |
| 218 | Anchor Savings & Loan Assn., Madison, Wis. | 827,767,650 | 719,634,000 | 220 | + 2 | 1,024,792,369 | 830,675,000 | 35,174,456 | 3.43 | 3 | 2 |
| 219 | Commonwealth Federal S & L Assn., Norristown, Pa. | 826,570,000 | 797,333,961 | 191 | | 1,029,253,000 | 920,507,194 | 45,651,000 | 4.44 | 3 | 2 |
| 220 | Security Savings & Loan Assn., Scottsdale, Ariz. | 823,689,059 | 553,295,709 | 294 | + 74 | 916,547,469 | 787,296,083 | 29,611,410 | 3.23 | 4 | 2 |
| 221 | Vernon Savings & Loan Assn., Tex. | 820,214,000 | ............ | ... | | 909,469,000 | ............ | N.A. | N.A. | 3 | 2 |
| 222 | Dixie Savings & Loan Assn., New Orleans, La. | 820,213,812 | 602,286,000 | 270 | + 48 | 1,100,055,000 | 837,427,000 | 93,182,083 | 8.47 | 4 | 2 |
| 223 | Crestmont Federal Savings & Loan Assn., Maplewood, N.J. | 814,620,840 | 594,286,111 | 276 | + 53 | 922,435,888 | 699,070,542 | 18,746,919 | 2.03 | 3 | 2 |
| 224 | Wilmington Savings Fund Society FSB, Del. | 814,519,000 | 839,950,000 | 177 | | 888,501,000 | 940,648,000 | 34,611,000 | 3.90 | 1 | 1 |
| 225 | National Permanent Bank, FSB, Washington, D.C. | 811,541,384 | 761,848,352 | 200 | | 1,152,687,446 | 1,029,831,212 | 8,629,882 | 0.75 | 1 | 1 |
| 226 | Eagle Savings Assn., Cincinnati | 810,544,162 | 819,523,204 | 186 | | 918,547,931 | 940,127,771 | 26,591,253 | 2.89 | 4 | 1 |
| 227 | Western Fed. Savings & Loan Assn., Marina Del Rey, Calif. | 806,430,403 | 683,760,000 | 231 | + 4 | 1,303,462,486 | 1,074,929,000 | 75,064,811 | 5.76 | 4 | 2 |
| 228 | Provident Bank of Maryland, Baltimore | 798,900,000 | 722,137,970 | 217 | | 883,500,000 | 817,129,677 | 80,600,000 | 9.12 | 3 | 2 |
| 229 | State Savings & Loan Assn., Lubbock, Tex. | 788,025,000 | 658,719,000 | 245 | + 16 | 845,902,000 | 715,365,000 | N.A. | N.A. | 4 | 2 |
| 230 | City Savings & Loan Assn., San Angelo, Tex. | 786,976,000 | 705,754,000 | 225 | | 855,555,000 | 750,081,000 | N.A. | N.A. | 4 | 2 |
| 231 | Great Southern Federal Savings Bank, Savannah, Ga. | 786,274,319 | 720,170,516 | 219 | | 968,003,669 | 812,585,418 | 41,099,112 | 4.25 | 2 | 2 |
| 232 | Great Financial Federal S & L Assn., Louisville, Ky. | 784,068,000 | 755,289,770 | 203 | | 1,003,409,000 | 845,318,250 | 65,119,000 | 6.49 | 3 | 2 |
| 233 | Franklin Savings Assn., Ottawa, Kan. | 775,528,000 | 507,752,000 | 322 | + 89 | 1,586,621,000 | 947,504,000 | N.A. | N.A. | 3 | 2 |
| 234 | Mutual Savings & Loan Assn. of Wisconsin, Milwaukee | 773,532,054 | 740,905,800 | 208 | | 874,277,987 | 836,648,955 | 50,343,743 | 5.76 | 3 | 2 |
| 235 | Mid America Federal Savings & Loan Assn., Cicero, Ill. | 773,512,027 | 658,818,393 | 244 | + 9 | 935,002,876 | 803,528,170 | 19,395,480 | 2.07 | 3 | 2 |
| 236 | First Federal Savings Bank, Santurce, P.R. | 772,328,715 | 725,769,729 | 214 | | 1,191,047,937 | 1,115,732,249 | 90,225,707 | 7.58 | 1 | 2 |
| 237 | American Savings Bank, Springfield, Ill. | 770,657,841 | 1,015,958,000 | 147 | | 1,016,732,592 | 1,042,316,000 | N.A. | N.A. | 1 | 2 |
| 238 | Eastern Savings Bank, Scarsdale, N.Y. | 765,466,000 | 703,734,869 | 227 | | N.A. | 743,561,875 | 10,607,000 | N.A. | 1 | 1 |
| 239 | United Savings of America, FS&LA, Chicago | 751,414,000 | 652,342,699 | 246 | + 7 | 805,909,000 | 717,079,913 | N.A. | N.A. | 3 | 2 |
| 240 | First American Savings Bank, Greensboro, N.C. | 749,677,157 | 672,435,583 | 235 | | 890,778,074 | 787,249,334 | 12,512,757 | 1.40 | 1 | 2 |
| 241 | American Federal Bank FSB, Greenville, S.C. | 748,945,000 | 676,139,006 | 233 | | 972,055,000 | 900,809,466 | N.A. | N.A. | 1 | 2 |
| 242 | Columbia Federal Savings Bank, Queens, New York | 747,221,948 | 708,345,829 | 223 | | 967,608,471 | 876,959,934 | 33,078,939 | 3.42 | 1 | 2 |
| 243 | Butterfield Savings & Loan Assn., Temecula, Calif. | 746,149,000 | 457,531,000 | 357 | +114 | 830,727,000 | 491,709,000 | N.A. | N.A. | 3 | 2 |
| 244 | Fidelity Federal Savings & Loan Assn., Nashville, Tenn | 742,880,718 | 713,424,402 | 222 | | 802,755,594 | 787,438,203 | 33,583,799 | 4.18 | 3 | 2 |
| 245 | Security Federal Savings & Loan Assn., Columbia, S.C. | 741,464,000 | 687,082,231 | 230 | | 801,894,000 | 751,996,038 | 14,553,000 | 1.81 | 3 | 2 |
| 246 | Equitable Federal Savings & Loan Assn., Lancaster, Ohio | 739,069,000 | 619,331,000 | 258 | + 12 | 822,120,000 | 731,470,000 | N.A. | N.A. | 3 | 2 |
| 247 | Queen City Savings & Loan Assn., Plainfield, N.J. | 738,834,072 | 600,437,125 | 273 | + 26 | 894,894,243 | 712,890,516 | 16,340,805 | 1.83 | 3 | 2 |
| 248 | American Diversified Savings & Loan Assn., Lodi, Calif. | 736,891,000 | ............ | ... | | 792,276,000 | ............ | N.A. | N.A. | 3 | 2 |
| 249 | Commonwealth Savings Assn., Houston | 735,420,008 | ............ | ... | | 933,133,334 | ............ | 34,834,350 | 3.73 | 4 | 2 |
| 250 | Roslyn Savings Bank, N.Y. | 734,221,938 | 723,168,317 | 215 | | 845,412,667 | 800,365,074 | 60,320,251 | 7.14 | 1 | 1 |
| 251 | First Home Federal Savings & Loan Assn., Greensboro, N.C. | 730,919,000 | 668,942,787 | 239 | | 818,252,000 | 816,696,819 | 31,505,000 | 3.85 | 3 | 2 |
| 252 | Cumberland Federal Savings & Loan Assn., Louisville, Ky. | 730,647,368 | 746,443,941 | 206 | | 931,126,689 | 923,708,922 | 23,882,253 | 2.56 | 3 | 2 |
| 253 | Ensign Bank FSB, Hialeah, Fla. | 727,821,748 | 632,976,952 | 252 | | 889,318,470 | 804,130,598 | 46,520,208 | 5.23 | 2 | 2 |
| 254 | Standard Federal Savings & Loan Assn., Gaithersburg, Md. | 727,578,212 | 748,350,878 | 205 | | 1,075,850,363 | 900,153,258 | 14,766,617 | 1.37 | 4 | 2 |
| 255 | Continental Federal Savings & Loan Assn., Fairfax, Va. | 725,399,992 | 691,580,781 | 228 | | 933,475,796 | 806,454,848 | 26,407,315 | 2.83 | 3 | 2 |
| 256 | First Federal Savings Bank & Trust, Pontiac, Mich. | 723,939,239 | 666,987,475 | 240 | | 1,110,506,401 | 801,975,147 | 28,188,118 | 2.54 | 1 | 2 |
| 257 | First Federal Savings Bank, Cleveland | 723,597,710 | 642,402,957 | 248 | | 853,769,228 | 782,646,114 | 40,003,238 | 4.69 | 1 | 2 |
| 258 | Duval Fed. Savings & Loan Assn., Jacksonville, Fla. | 721,061,000 | 526,566,000 | 309 | + 51 | 867,162,000 | 578,461,000 | 36,688,000 | 4.23 | 3 | 2 |
| 259 | South Boston Savings Bank, Boston | 720,228,000 | 610,952,000 | 265 | + 6 | 846,684,000 | 688,463,000 | 78,274,000 | 9.24 | 2 | 3 |
| 260 | Queens County Savings Bank, Queens, New York | 719,183,269 | 714,863,577 | 221 | | 775,321,958 | 775,139,325 | 39,747,772 | 5.13 | 1 | 1 |
| 261 | Blue Valley Fed. Savings & Loan Assn., Kansas City, Mo. | 718,342,428 | 532,453,833 | 308 | + 47 | 772,926,078 | 589,065,388 | 18,116,439 | 2.34 | 3 | 2 |
| 262 | First Federal Savings Bank of California, Santa Monica | 710,526,000 | 502,692,000 | 324 | + 62 | 1,051,488,000 | 786,007,000 | 59,327,000 | 5.64 | 2 | 2 |
| 263 | Southwest Savings & Loan Assn., Los Angeles | 709,745,704 | 495,881,443 | 327 | + 64 | 929,146,721 | 641,482,823 | 15,347,619 | 1.65 | 4 | 2 |
| 264 | Capital Savings Bank FA, Olympia, Wash. | 708,518,187 | 673,944,855 | 234 | | 762,474,000 | 748,815,333 | 22,177,270 | 2.91 | 1 | 2 |
| 265 | Silverado Banking Savings & Loan Assn., Denver | 705,469,532 | ............ | ... | | 953,813,996 | ............ | 55,969,826 | 5.87 | 4 | 2 |
| 266 | Metropolitan Federal S & L Assn., Nashville, Tenn. | 703,120,000 | 625,393,482 | 256 | | 917,395,000 | 802,930,851 | 47,313,000 | 5.16 | 3 | 2 |
| 267 | United Postal Savings Assn., St. Louis, Mo. | 699,138,859 | 589,890,780 | 277 | + 10 | 931,463,480 | 788,598,281 | 47,449,474 | 5.09 | 3 | 2 |
| 268 | Home Savings Association of Florida, Hollywood | 698,423,413 | 669,782,675 | 238 | | 824,955,657 | 995,691,590 | 50,540,405 | 6.13 | 3 | 2 |
| 269 | Washington Federal Savings & Loan Assn., Seattle | 692,530,000 | 625,648,325 | 255 | | 966,103,000 | 851,401,422 | 115,456,000 | 11.95 | 4 | 2 |
| 270 | City Federal Savings & Loan Assn., Birmingham, Ala. | 687,746,188 | 636,708,158 | 249 | | 820,493,052 | 743,170,965 | 12,475,952 | 1.52 | 3 | 2 |
| 271 | Springfield Institution for Savings, Mass. | 687,649,083 | 625,256,000 | 257 | | N.A. | 727,098,000 | 71,038,410 | N.A. | 1 | 1 |
| 272 | Harbor Federal Savings & Loan Assn., Fort Pierce, Fla. | 686,545,029 | 587,801,307 | 278 | + 6 | 866,222,137 | 717,174,688 | 38,790,608 | 4.48 | 3 | 2 |
| 273 | Frontier Fed. Savings & Loan Assn., Ponca City, Okla. | 683,234,000 | 597,137,000 | 275 | + 2 | 791,460,000 | 695,288,000 | N.A. | N.A. | 3 | 2 |
| 274 | Capitol Federal Savings & Loan Assn., Aurora, Colo. | 681,692,601 | 562,715,041 | 291 | + 17 | 924,079,326 | 766,320,764 | 62,797,962 | 6.80 | 4 | 2 |
| 275 | Unifirst Bank for Savings FA, Jackson, Miss. | 680,455,000 | 671,754,254 | 236 | | 739,713,000 | 780,088,897 | 21,665,000 | 2.93 | 1 | 2 |
| 276 | Washington Federal S & L Assn., Washington, D.C. | 673,767,839 | 618,398,114 | 259 | | 836,008,498 | 720,480,194 | 26,140,874 | 3.13 | 3 | 2 |
| 277 | Standard Federal Savings & Loan Assn., Chicago | 672,437,792 | 608,885,000 | 267 | | 733,653,561 | 659,052,000 | 33,446,991 | 4.56 | 4 | 2 |
| 278 | Commerce Savings Assn., Angleton, Tex. | 671,857,000 | 471,602,347 | 346 | + 68 | 841,381,000 | 737,021,572 | N.A. | N.A. | 4 | 2 |
| 279 | Richmond Hill Savings Bank, Floral Park, N.Y. | 670,459,300 | 647,118,708 | 247 | | 733,774,254 | 691,441,940 | 29,067,786 | 3.96 | 1 | 1 |
| 280 | Central Federal Savings, FSB, Long Beach, N.Y. | 666,592,000 | 582,000,000 | 284 | + 4 | 851,983,000 | 735,000,000 | N.A. | N.A. | 1 | 2 |
| 281 | Skokie Federal Savings & Loan Assn., Ill. | 666,317,329 | 585,994,579 | 282 | + 1 | 758,438,603 | 680,207,088 | 11,787,983 | 1.55 | 4 | 2 |
| 282 | Home Federal Savings Bank of Tennessee, Knoxville | 664,736,722 | 628,908,499 | 254 | | 725,095,000 | 686,560,148 | 38,732,334 | 5.34 | 1 | 1 |
| 283 | Mechanics & Farmers Savings Bank FSB, Bridgeport, Conn. | 664,125,783 | 671,456,835 | 237 | | 794,466,009 | 789,526,050 | 39,637,552 | 4.99 | 1 | 1 |
| 284 | Berkeley Fed. Savings & Loan Assn., Millburn, N.J. | 663,482,380 | 541,351,913 | 304 | + 20 | 830,226,366 | 681,066,477 | 19,273,477 | 2.32 | 3 | 2 |
| 285 | Home & City Savings Bank, Albany, N.Y. | 663,082,479 | 682,286,000 | 232 | | 705,190,672 | 721,671,000 | 26,724,513 | 3.79 | 1 | 1 |
| 286 | Citizens Savings Bank, Canton, Ohio | 661,371,129 | 665,393,345 | 241 | | 785,670,604 | 801,806,969 | 44,570,723 | 5.67 | 4 | 2 |
| 287 | Midwest Federal Savings Bank, Minot, N.D. | 660,339,468 | 382,609,490 | ... | | 942,791,668 | 454,491,111 | N.A. | N.A. | 1 | 2 |
| 288 | First Federal Savings & Loan Assn., Flourtown, Pa. | 659,325,000 | 603,023,000 | 269 | | 845,509,000 | 803,349,000 | 73,225,000 | 8.66 | 3 | 2 |
| 289 | Westchester Federal Savings Bank, New Rochelle, N.Y. | 658,657,972 | 551,539,526 | 299 | + 10 | 927,845,239 | 742,231,393 | 45,817,925 | 4.94 | 2 | 2 |
| 290 | First Financial Bank, FSB, New Orleans, La. | 657,855,000 | 615,839,614 | 262 | | 758,088,000 | 702,903,052 | N.A. | N.A. | 1 | 2 |
| 291 | United Federal Savings Bank of Iowa, Des Moines | 657,849,717 | 600,509,706 | 272 | | 883,860,230 | 713,364,393 | 10,453,211 | 1.18 | 1 | 2 |
| 292 | Alamo Savings Assn., San Antonio, Tex. | 652,987,562 | 542,136,552 | 303 | + 11 | 789,048,000 | 765,156,660 | N.A. | N.A. | 4 | 2 |
| 293 | First Federal Savings & Loan Assn., Canton, Ohio | 650,253,902 | 634,501,294 | 251 | | 717,787,515 | 699,208,614 | 28,386,056 | 3.95 | 3 | 2 |
| 294 | First Savings Bank of Florida FSB, Tarpon Springs | 650,196,000 | N.A. | ... | | 739,338,000 | N.A. | 65,454,000 | 8.85 | 2 | 2 |
| 295 | Home Savings & Loan Co., Youngstown, Ohio | 649,737,704 | 636,469,645 | 250 | | 722,728,793 | 689,615,681 | 34,943,921 | 4.83 | 3 | 2 |
| 296 | Jersey Shore Savings & Loan Assn., Toms River, N.J. | 647,800,250 | 553,918,000 | 293 | | 704,153,000 | 592,986,000 | 13,933,525 | 1.98 | 3 | 2 |
| 297 | Caguas Federal Savings & Loan Assn., P.R. | 646,118,000 | 550,909,828 | 300 | + 3 | 938,630,000 | 745,228,934 | N.A. | N.A. | 3 | 2 |
| 298 | Olympic Federal, Berwyn, Ill. | 644,830,264 | 479,370,803 | 342 | + 44 | 706,681,888 | 538,858,385 | 15,161,792 | 2.15 | 3 | 2 |
| 299 | Bloomfield Savings & Loan Assn., FA, Birmingham, Mich. | 643,760,000 | ............ | ... | | 738,516,000 | ............ | N.A. | N.A. | 3 | 2 |
| 300 | Security Savings & Loan Assn., Vineland, N.J. | 642,800,926 | 565,385,396 | 289 | | 834,577,052 | 732,977,900 | 23,108,369 | 2.77 | 3 | 2 |

The bulk of the data are from American Banker's questionnaire which asks for total deposits and savings accounts, excluding all escrowed accounts. **Total deposits and savings accounts** include: non-interest earning demand and NOW accounts; accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts; and accounts earning at or below regular rate in interest-earning NOW accounts, in passbook accounts, and all other accounts, except escrowed accounts. **Regulatory Net Worth** includes permanent, reserve, or guarantee stock; paid-in surplus; qualifying mutual capital certificates; income capital/net worth certificates; qualifying subordinated debentures; appraised equity capital; reserves; undivided profits; and net undistributed income. **(a) — Charter Types:** 1-Mutual Savings Bank; 2-Stock Savings Bank; (3)-Mutual Savings & Loan Association; (4)- Stock Savings & Loan Association. **(b) — Insurance Types:** 1-FDIC-Insured; 2-FSLIC-Insured; 3-State Insured; 4-Noninsured.

# Top 300 Thrifts in Geographical Order

Compiled by **American Banker** Copyright 1985

| Rank 12/31/84 | | Total Deposits 12/31/84 |
|---|---|---|
| | **Alabama** | |
| | First Southern Fed. Savings & Loan Assn., Mobile | 1,185,811,927 |
| 270 | City Federal Savings & Loan Assn., Birmingham | 687,746,188 |
| | **Arizona** | |
| 42 | Western Savings & Loan Assn., Phoenix | 2,895,056,421 |
| 43 | First Federal Savings & Loan Assn., Phoenix | 2,885,414,754 |
| 123 | Southwest Savings & Loan Assn., Phoenix | 1,295,523,000 |
| 151 | Home Federal Savings & Loan Assn., Tucson | 1,140,958,097 |
| 159 | Pima Savings & Loan Assn., Tucson | 1,110,334,633 |
| 220 | Security Savings & Loan Assn., Scottsdale | 823,689,059 |
| | **Arkansas** | |
| 109 | First Federal Savings of Arkansas, FA, Little Rock | 1,404,079,000 |
| 137 | Firstsouth FA, Pine Bluff | 1,206,834,187 |
| 210 | Savers Fed. Savings & Loan Assn., Little Rock | 845,654,984 |
| | **California** | |
| 1 | American Savings & Loan Assn., Stockton | 20,326,639,000 |
| 2 | Home Savings of America, FA, Irwindale | 18,593,857,000 |
| 3 | Great Western Savings, FS&LA, Beverly Hills | 16,694,317,828 |
| 4 | California Fed. Savings & Loan Assn., Los Angeles | 14,283,599,000 |
| 7 | Glendale Federal Savings & Loan Assn. | 8,904,922,000 |
| 8 | World Savings, FS&LA, Oakland | 7,461,162,906 |
| 10 | Home Fed. Savings & Loan Assn. of San Diego | 6,680,533,098 |
| 11 | First Nationwide Savings, FS&LA, San Francisco | 6,560,300,000 |
| 12 | Gibraltar Savings, Beverly Hills | 6,382,919,209 |
| 19 | Imperial Savings Assn., San Diego. | 5,103,771,494 |
| 20 | Sears Savings Bank, Glendale | 4,818,003,000 |
| 22 | Coast Savings & Loan Assn., Los Angeles | 4,702,518,976 |
| 24 | Columbia Savings & Loan Assn., Beverly Hills | 4,024,572,000 |
| 28 | Great American First Savings Bank, San Diego | 3,559,019,000 |
| 44 | Citicorp Savings, FS&LA, San Francisco | 2,809,688,727 |
| 58 | Beverly Hills Savings & Loan Assn. | 2,297,249,000 |
| 61 | Homestead Savings, FS&LA, San Francisco | 2,228,480,000 |
| 68 | Santa Barbara Savings & Loan Assn. | 2,094,538,000 |
| 70 | Valley Federal S & L Assn., Van Nuys | 2,050,902,000 |
| 74 | Guarantee Savings, FS&LA, Fresno | 1,927,217,097 |
| 75 | Fidelity Federal S & L Assn., Glendale. | 1,926,143,000 |
| 82 | Downey Savings & Loan Assn., Costa Mesa | 1,759,613,000 |
| 85 | Lincoln Savings & Loan Assn., Irvine | 1,679,000,000 |
| 88 | Central Savings & Loan Assn., San Diego | 1,667,327,166 |
| 91 | Mercury Savings, FS&LA, Huntington Beach | 1,605,262,000 |
| 110 | Bell Savings & Loan Assn., San Mateo | 1,387,727,000 |
| 112 | Far West Savings & Loan Assn., Newport Beach | 1,369,905,000 |
| 113 | Pacific Savings Bank, Costa Mesa | 1,353,952,468 |
| 115 | San Francisco Federal Savings & Loan Assn. | 1,334,168,000 |
| 116 | Eureka Federal Savings & Loan Assn., San Carlos | 1,329,619,000 |
| 130 | Southern California Savings, FS&LA, Beverly Hills | 1,260,689,000 |
| 146 | Sacramento Savings & Loan Assn. | 1,160,494,081 |
| 191 | Bay View Fed. Savings & Loan Assn., San Mateo | 930,512,000 |
| 194 | Pomona First Fed. Savings & Loan Assn. | 921,196,329 |
| 211 | Union Fed. Savings & Loan Assn., Los Angeles | 843,370,466 |
| 227 | Western Fed. Savings & Loan Assn., Marina Del Rey | 806,430,403 |
| 243 | Butterfield Savings & Loan Assn., Temecula | 746,149,000 |
| 248 | American Diversified Savings & Loan Assn., Lodi | 736,891,000 |
| 262 | First Federal Savings Bank of California, Santa Monica | 710,526,000 |
| 263 | Southwest Savings & Loan Assn., Los Angeles | 709,745,704 |
| | **Colorado** | |
| 55 | Midland/Western Fed. Savings & Loan Assn, Denver | 2,334,354,000 |
| 77 | Columbia Savings, FS&LA, Denver | 1,898,095,191 |
| 132 | Empire Savings Building & Loan Assn., Denver | 1,248,479,295 |
| 265 | Silverado Banking Savings & Loan Assn., Denver | 705,469,532 |
| 274 | Capitol Federal Savings & Loan Assn., Aurora | 681,692,601 |
| | **Connecticut** | |
| 29 | People's Bank-Bridgeport | 3,443,536,000 |
| 37 | Northeast Savings, FA, Hartford | 3,050,987,000 |
| 71 | Society for Savings, Hartford | 2,020,219,000 |
| 185 | Connecticut Savings Bank, New Haven | 950,577,494 |
| 186 | First Federal Bank of Connecticut, New Haven | 946,718,677 |
| 187 | New Haven Savings Bank | 944,563,044 |
| 214 | Banking Center, Waterbury | 840,728,326 |
| 283 | Mechanics & Farmers Savings Bank FSB, Bridgeport | 664,125,783 |
| | **Delware** | |
| 224 | Wilmington Savings Fund Society FSB | 814,519,000 |
| | **District of Columbia** | |
| 200 | Columbia First Federal S & L Assn., Washington, D.C. | 893,381,472 |
| 225 | National Permanent Bank, FSB, Washington, D.C. | 811,541,384 |
| 276 | Washington Federal S & L Assn., Washington, D.C. | 673,767,839 |
| | **Florida** | |
| 30 | Florida Federal Savings & Loan Assn., St. Petersburg | 3,376,338,000 |
| 41 | AmeriFirst Federal Savings & Loan Assn., Miami | 2,922,750,955 |
| 49 | American Savings & Loan Assn. of Florida, Miami | 2,416,006,000 |
| 50 | Centrust Savings Bank, Miami | 2,401,455,445 |
| 59 | Coral Gables Federal Savings & Loan Assn. | 2,296,333,000 |
| 66 | Citicorp Savings of Florida, FS&LA, Miami | 2,105,317,531 |
| 78 | Freedom Savings & Loan Assn., Tampa | 1,883,897,000 |
| 97 | Atlantic Federal S & L Assn., Fort Lauderdale | 1,542,787,000 |
| 100 | Goldome Savings Bank, St. Petersburg | 1,528,857,432 |
| 102 | Pioneer Federal Savings & Loan Assn., Clearwater | 1,489,705,000 |
| 111 | Sunrise Savings & Loan Assn., Boynton Beach | 1,381,362,000 |
| 114 | Chase Federal Savings & Loan Assn., Miami | 1,335,395,000 |
| 121 | Citizens Federal Savings & Loan Assn., Miami | 1,315,025,197 |
| 125 | United First Fed. Savings & Loan Assn., Sarasota | 1,288,620,397 |
| 126 | Fortune Federal Savings & Loan Assn., Clearwater | 1,284,161,279 |
| 142 | Home Federal Bank of Florida FSB, St. Petersburg | 1,184,426,000 |
| 147 | Hollywood Federal Savings & Loan Assn. | 1,155,272,076 |
| 150 | Financial Fed. Savings & Loan Assn., Miami Lakes | 1,147,083,574 |
| 156 | Flagler Federal Savings & Loan Assn., Miami | 1,126,373,472 |
| 165 | Security First Fed. S & L Assn., Daytona Beach | 1,075,108,329 |
| 175 | CrossLand Savings, FSLA, Bradenton | 1,003,536,580 |
| 180 | Coast Federal Savings & Loan Assn., Sarasota | 971,003,203 |
| 190 | The First, F.A., Orlando | 933,824,940 |
| 202 | First Federal Savings & Loan Assn., Jacksonville | 884,217,342 |
| 209 | Commonwealth Savings & Loan Assn., Ft. Lauderdale | 850,381,000 |
| 212 | Naples Federal Savings & Loan Assn. | 841,263,049 |
| 253 | Ensign Bank FSB, Hialeah | 727,821,748 |
| 258 | Duval Fed. Savings & Loan Assn., Jacksonville | 721,061,000 |
| 268 | Home Savings Association of Florida, Hollywood | 698,423,413 |
| 272 | Harbor Federal Savings & Loan Assn., Fort Pierce | 686,545,029 |
| 294 | First Savings Bank of Florida FSB, Tarpon Springs | 650,196,000 |
| | **Georgia** | |
| 69 | Georgia Federal Bank, FSB, Atlanta | 2,055,296,824 |
| 89 | Fulton Federal Savings & Loan Assn., Atlanta | 1,666,902,000 |
| 101 | Decatur Federal Savings & Loan Assn. | 1,491,282,860 |
| 231 | Great Southern Federal Savings Bank, Savannah | 786,274,319 |
| | **Hawaii** | |
| 131 | Honolulu Federal Savings & Loan Assn., Hawaii | 1,258,952,757 |
| | **Illinois** | |
| 17 | Talman Home Federal Savings & Loan Assn., Chicago | 5,342,548,000 |
| 27 | Citicorp Savings of Illinois, FS&LA, Chicago | 3,559,917,000 |
| 81 | St. Paul Federal Bank for Savings, Chicago | 1,800,825,708 |
| 96 | Bell Federal Savings & Loan Assn., Chicago | 1,563,623,893 |
| 107 | Lyons Savings & Loan Assn., Stickney | 1,418,823,558 |
| 136 | Bloomington Federal Savings & Loan Assn. | 1,223,728,192 |
| 167 | Pathway Financial, FA, Chicago | 1,050,192,277 |
| 171 | Cragin Federal Savings & Loan Assn., Chicago | 1,023,877,608 |
| 184 | Horizon Federal Savings Bank, Wilmette | 953,330,088 |
| 198 | Great American Federal S & L Assn., Oak Park | 896,750,610 |
| 235 | Mid America Federal Savings & Loan Assn., Cicero | 773,512,027 |
| 237 | American Savings Bank, Springfield | 770,657,841 |
| 239 | United Savings of America, FS&LA, Chicago | 751,414,000 |
| 277 | Standard Federal Savings & Loan Assn., Chicago | 672,437,792 |
| 281 | Skokie Federal Savings & Loan Assn. | 666,317,329 |
| 298 | Olympic Federal, Berwyn | 644,830,264 |
| | **Iowa** | |
| 215 | American Fed. S & L Assn of Iowa, Des Moines | 840,579,819 |
| 291 | United Federal Savings Bank of Iowa, Des Moines | 657,849,717 |
| | **Kansas** | |
| 80 | Capitol Federal Savings & Loan Assn., Topeka | 1,819,278,219 |
| 233 | Franklin Savings Assn., Ottawa | 775,528,000 |
| | **Kentucky** | |
| 232 | Great Financial Federal S & L Assn., Louisville | 784,068,000 |
| 252 | Cumberland Federal Savings & Loan Assn., Louisville | 730,647,368 |
| | **Louisiana** | |
| 189 | Pelican Homestead & Savings Assn., Metairie | 936,059,000 |
| 222 | Dixie Savings & Loan Assn., New Orleans | 820,213,812 |
| 290 | First Financial Bank, FSB, New Orleans | 657,855,000 |
| | **Maine** | |
| 213 | Maine Savings Bank, Portland | 840,760,000 |
| | **Maryland** | |
| 134 | Baltimore Federal Financial, FSA | 1,232,592,538 |
| 158 | Loyola Federal Savings & Loan Assn., Baltimore | 1,111,301,646 |
| 228 | Provident Bank of Maryland, Baltimore | 798,900,000 |
| 254 | Standard Federal Savings & Loan Assn., Gaithersburg | 727,578,212 |
| | **Massachusetts** | |
| 145 | Mutual Bank FSB, Boston | 1,165,237,682 |
| 160 | Boston Five Cents Savings Bank FSB | 1,110,310,000 |
| 174 | Neworld Bank for Savings, Boston | 1,009,321,506 |
| 208 | Provident Institution for Savings, Boston | 855,286,000 |
| 259 | South Boston Savings Bank, Boston | 720,228,000 |
| 271 | Springfield Institution for Savings | 687,649,083 |
| | **Michigan** | |
| 21 | First Federal of Michigan, Detroit | 4,800,965,564 |
| 26 | Standard Federal Bank, Troy | 3,918,460,787 |
| 94 | Great Lakes Federal S & L Assn., Ann Arbor | 1,577,771,899 |
| 193 | Detroit & Northern Savings, FA, Hancock | 924,227,000 |
| 256 | First Federal Savings Bank & Trust, Pontiac | 723,939,239 |
| 299 | Bloomfield Savings & Loan Assn., FA, Birmingham | 643,760,000 |
| | **Minnesota** | |
| 36 | Twin City Federal Savings & Loan Assn., Minneapolis | 3,083,666,000 |
| 106 | Midwest Federal Savings & Loan Assn., Minneapolis | 1,453,260,933 |
| 117 | First Federal Savings & Loan Assn., Minneapolis | 1,326,033,283 |
| 139 | Minnesota Federal Savings & Loan Assn., St. Paul | 1,190,005,115 |
| | **Mississippi** | |
| 275 | Unifirst Bank for Savings FA, Jackson | 680,455,000 |
| | **Missouri** | |
| 33 | Community Federal Savings & Loan Assn., St. Louis | 3,165,279,000 |
| 51 | Farm & Home Savings Assn., Nevada | 2,400,475,427 |
| 157 | Roosevelt Federal Savings & Loan Assn., Chesterfield | 1,114,584,000 |
| 178 | St. Louis Federal Savings & Loan Assn., Clayton | 986,113,000 |
| 261 | Blue Valley Fed. Savings & Loan Assn., Kansas City | 718,342,428 |
| 267 | United Postal Savings Assn., St. Louis | 699,138,859 |
| | **Nebraska** | |
| 120 | Commercial Federal Savings & Loan Assn., Omaha | 1,315,626,242 |
| 177 | First Federal Savings & Loan Assn., Lincoln | 990,313,803 |
| 188 | American Charter Federal S & L Assn., Lincoln | 942,964,172 |
| | **Nevada** | |
| 204 | Nevada Savings & Loan Assn., Las Vegas | 871,349,616 |
| 207 | First Western Savings Assn., Las Vegas | 862,763,000 |
| | **New Jersey** | |
| 14 | City Federal Savings & Loan Assn., Elizabeth | 6,165,801,000 |
| 25 | Carteret Savings & Loan Assn., FA, Morristown | 3,985,635,000 |
| 32 | Howard Savings Bank, Newark | 3,168,664,000 |
| 62 | Hudson City Savings Bank, Paramus | 2,225,112,022 |
| 149 | Provident Savings Bank, Jersey City | 1,148,212,434 |
| 176 | Investors Savings & Loan Assn., Millburn | 993,509,740 |
| 183 | Lincoln Federal Savings & Loan Assn., Westfield | 959,313,000 |
| 206 | Collective Federal S & L Assn., Egg Harbor City | 865,038,792 |

# Top 300 Thrifts in Geographical Order

Compiled by **American Banker** Copyright 1985

| Rank 12/31/84 | | Total Deposits 12/31/84 |
|---|---|---|
| 216 | Columbia Savings & Loan Assn., Fair Lawn | 837,228,113 |
| 217 | Morris County Savings Bank, Morristown | 830,277,000 |
| 223 | Crestmont Federal Savings & Loan Assn., Maplewood | 814,620,840 |
| 247 | Queen City Savings & Loan Assn., Plainfield | 738,834,072 |
| 284 | Berkeley Fed. Savings & Loan Assn., Millburn | 663,482,380 |
| 296 | Jersey Shore Savings & Loan Assn., Toms River | 647,800,250 |
| 300 | Security Savings & Loan Assn., Vineland | 642,800,926 |

**New Mexico**

| Rank 12/31/84 | | Total Deposits 12/31/84 |
|---|---|---|
| 161 | Albuquerque Federal Savings & Loan Assn. | 1,095,213,921 |

**New York**

| Rank 12/31/84 | | Total Deposits 12/31/84 |
|---|---|---|
| 6 | Goldome FSB, Buffalo | 9,798,109,652 |
| 9 | Empire of America FSB, Buffalo | 6,918,804,000 |
| 13 | Dime Savings Bank of New York FSB, Brooklyn | 6,359,067,000 |
| 15 | CrossLand Savings FSB, Brooklyn, New York | 6,116,280,000 |
| 16 | Anchor Savings Bank FSB, Northport | 5,850,961,000 |
| 18 | Bowery Savings Bank, New York | 5,110,298,000 |
| 23 | Dollar-Dry Dock Savings Bank, Bronx, New York | 4,522,606,000 |
| 31 | Long Island Savings Bank FSB, Syosset | 3,336,239,000 |
| 35 | American Savings Bank FSB, New York | 3,085,643,000 |
| 38 | First Federal Savings & Loan Assn., Rochester | 3,024,455,000 |
| 39 | Emigrant Savings Bank, New York | 3,001,955,639 |
| 46 | Manhattan Savings Bank, New York | 2,581,639,512 |
| 53 | Seamen's Bank for Savings FSB, New York | 2,355,542,000 |
| 56 | Williamsburgh Savings Bank, Brooklyn, New York | 2,300,590,638 |
| 63 | Rochester Community Savings Bank | 2,201,006,370 |
| 65 | Lincoln Savings Bank FSB, Brooklyn, New York | 2,119,676,000 |
| 67 | Green Point Savings Bank, Brooklyn, New York | 2,103,451,568 |
| 72 | Greater New York Savings Bank, New York | 1,991,091,274 |
| 73 | East River Savings Bank, New York | 1,932,401,253 |
| 87 | Astoria Federal Savings & Loan Assn., Queens, New York | 1,668,396,570 |
| 92 | Albany Savings Bank FSB | 1,598,429,779 |
| 105 | Apple Bank For Savings, New York | 1,472,099,000 |
| 143 | Peoples Westchester Savings Bank, Tarrytown | 1,178,300,756 |
| 144 | East New York Savings Bank, New York | 1,168,847,294 |
| 153 | Onondaga Savings Bank, Syracuse | 1,136,239,196 |
| 154 | Syracuse Savings Bank | 1,135,093,497 |
| 162 | Independence Savings Bank, Brooklyn, New York | 1,087,467,896 |
| 163 | Jamaica Savings Bank FSB, Lynbrook | 1,085,056,286 |
| 164 | Columbia Banking Federal S & L Assn., Rochester | 1,079,924,312 |
| 169 | Fidelity New York, FA, Floral Park | 1,041,078,810 |
| 195 | Ridgewood Savings Bank, Queens, New York | 915,721,031 |
| 199 | Hamburg Savings Bank, Brooklyn, New York | 896,568,000 |
| 205 | Roosevelt Savings Bank, Garden City | 868,793,400 |
| 238 | Eastern Savings Bank, Scarsdale | 765,466,000 |
| 242 | Columbia Federal Savings Bank, Queens, New York | 747,221,948 |
| 250 | Roslyn Savings Bank | 734,221,938 |
| 260 | Queens County Savings Bank, Queens, New York | 719,183,269 |
| 279 | Richmond Hill Savings Bank, Floral Park | 670,459,300 |
| 280 | Central Federal Savings, FSB, Long Beach | 666,592,000 |
| 285 | Home & City Savings Bank, Albany | 663,082,479 |
| 289 | Westchester Federal Savings Bank, New Rochelle | 658,657,972 |

**North Carolina**

| Rank 12/31/84 | | Total Deposits 12/31/84 |
|---|---|---|
| 240 | First American Savings Bank, Greensboro | 749,677,157 |
| 251 | First Home Federal Savings & Loan Assn., Greensboro | 730,919,000 |

**North Dakota**

| Rank 12/31/84 | | Total Deposits 12/31/84 |
|---|---|---|
| 182 | Metropolitan Federal Bank FSB, Fargo | 959,671,000 |
| 287 | Midwest Federal Savings Bank, Minot | 660,339,468 |

**Ohio**

| Rank 12/31/84 | | Total Deposits 12/31/84 |
|---|---|---|
| 60 | Transohio Savings Bank, FSB, Cleveland | 2,245,783,000 |
| 90 | Citizens Federal Savings & Loan Assn., Dayton | 1,644,191,882 |
| 93 | Broadview Savings & Loan Co., Cleveland | 1,591,730,213 |
| 119 | Ohio Savings Assn., Cleveland | 1,319,261,315 |
| 127 | Cardinal Federal Savings Bank, Cleveland | 1,280,606,530 |
| 128 | Gem Savings Assn., Dayton | 1,273,000,000 |
| 141 | Third Federal Savings & Loan Assn., Cleveland | 1,184,826,941 |
| 173 | First Federal Savings & Loan Assn., Toledo | 1,011,502,859 |
| 181 | Mid-America Federal Savings & Loan Assn., Columbus | 963,657,327 |
| 196 | Diamond Savings & Loan Co., Findlay | 911,273,000 |
| 197 | Buckeye Federal Savings & Loan Assn., Columbus | 909,397,533 |
| 201 | State Savings Bank, Columbus | 885,841,500 |
| 226 | Eagle Savings Assn., Cincinnati | 810,544,162 |
| 246 | Equitable Federal Savings & Loan Assn., Lancaster | 739,069,000 |
| 257 | First Federal Savings Bank, Cleveland | 723,597,710 |
| 286 | Citizens Savings Bank, Canton | 661,371,129 |
| 293 | First Federal Savings & Loan Assn., Canton | 650,253,902 |
| 295 | Home Savings & Loan Co., Youngstown | 649,737,704 |

**Oklahoma**

| Rank 12/31/84 | | Total Deposits 12/31/84 |
|---|---|---|
| 118 | Sooner Federal Savings & Loan Assn., Tulsa | 1,320,000,000 |
| 273 | Frontier Fed. Savings & Loan Assn., Ponca City | 683,234,000 |

**Oregon**

| Rank 12/31/84 | | Total Deposits 12/31/84 |
|---|---|---|
| 54 | Benjamin Franklin Federal S & L Assn., Portland | 2,346,573,804 |
| 104 | Far West Federal Bank, Portland | 1,473,547,000 |

**Pennsylvania**

| Rank 12/31/84 | | Total Deposits 12/31/84 |
|---|---|---|
| 5 | Philadelphia Saving Fund Society | 10,966,927,000 |
| 45 | Atlantic Financial Federal, Bala Cynwyd | 2,689,322,746 |
| 64 | Dollar Bank FSB, Pittsburgh | 2,127,140,616 |
| 79 | First Federal Savings & Loan Assn., Pittsburgh | 1,845,000,000 |
| 95 | Hill Financial Savings Assn., Red Hill | 1,574,467,975 |
| 99 | Beneficial Savings Bank, Philadelphia | 1,535,636,000 |
| 133 | Germantown Savings Bank, Bala Cynwyd | 1,244,135,888 |
| 135 | Horizon Financial, FA, Southampton | 1,230,917,000 |
| 166 | Landmark Savings Assn., Pittsburgh | 1,071,260,000 |
| 219 | Commonwealth Federal S & L Assn., Norristown | 826,570,000 |
| 288 | First Federal Savings & Loan Assn., Flourtown | 659,325,000 |

**Puerto Rico**

| Rank 12/31/84 | | Total Deposits 12/31/84 |
|---|---|---|
| 236 | First Federal Savings Bank, Santurce | 772,328,715 |
| 297 | Caguas Federal Savings & Loan Assn. | 646,118,000 |

**Rhode Island**

| Rank 12/31/84 | | Total Deposits 12/31/84 |
|---|---|---|
| 84 | Old Stone Bank FSB, Providence | 1,680,178,000 |
| 192 | Citizens Savings Bank FSB, Providence | 927,796,254 |

**South Carolina**

| Rank 12/31/84 | | Total Deposits 12/31/84 |
|---|---|---|
| 122 | First Federal Savings & Loan Assn., Greenville | 1,309,478,000 |
| 241 | American Federal Bank FSB, Greenville | 748,945,000 |
| 245 | Security Federal Savings & Loan Assn., Columbia | 741,464,000 |

**Tennessee**

| Rank 12/31/84 | | Total Deposits 12/31/84 |
|---|---|---|
| 124 | Leader Federal Savings & Loan Assn., Memphis | 1,289,589,815 |
| 244 | Fidelity Federal Savings & Loan Assn., Nashville | 742,880,718 |
| 266 | Metropolitan Federal S & L Assn., Nashville | 703,120,000 |
| 282 | Home Federal Savings Bank of Tennessee, Knoxville | 664,736,722 |

**Texas**

| Rank 12/31/84 | | Total Deposits 12/31/84 |
|---|---|---|
| 34 | Gibraltar Savings Assn., Houston | 3,108,717,548 |
| 48 | First Texas Savings Assn., Dallas | 2,442,481,242 |
| 52 | University Savings Assn., Houston | 2,363,947,000 |
| 57 | United Savings Assn., Houston | 2,298,866,888 |
| 83 | Dallas Federal Savings & Loan Assn. | 1,700,063,000 |
| 98 | San Antonio Savings Assn., Tex. | 1,537,500,891 |
| 103 | Benjamin Franklin Savings Assn., Houston | 1,475,841,000 |
| 108 | Lamar Savings Assn., Austin | 1,410,635,000 |
| 138 | Sunbelt Savings Assn., Stephenville | 1,190,403,000 |
| 148 | Gill Savings Assn., Hondo | 1,151,893,391 |
| 152 | Texas Federal Savings & Loan Assn., Dallas | 1,140,011,189 |
| 155 | San Jacinto Savings Assn., Houston | 1,126,815,605 |
| 168 | Independent American Savings Assn., Grand Prairie | 1,043,826,000 |
| 172 | Guardian Savings & Loan Assn., Dallas | 1,020,984,000 |
| 203 | Western Savings Assn., Gatesville | 876,640,000 |
| 221 | Vernon Savings & Loan Assn. | 820,214,000 |
| 229 | State Savings & Loan Assn., Lubbock | 788,025,000 |
| 230 | City Savings & Loan Assn., San Angelo | 786,976,000 |
| 249 | Commonwealth Savings Assn., Houston | 735,420,008 |
| 278 | Commerce Savings Assn., Angleton | 671,857,000 |
| 292 | Alamo Savings Assn., San Antonio | 652,987,562 |

**Utah**

| Rank 12/31/84 | | Total Deposits 12/31/84 |
|---|---|---|
| 76 | American Savings & Loan Assn., Salt Lake City | 1,911,753,000 |

**Virginia**

| Rank 12/31/84 | | Total Deposits 12/31/84 |
|---|---|---|
| 47 | Perpetual American Bank, FSB, McLean | 2,526,095,792 |
| 170 | Dominion Federal Savings & Loan Assn., McLean | 1,027,284,560 |
| 255 | Continental Federal Savings & Loan Assn., Fairfax | 725,399,992 |

**Washington**

| Rank 12/31/84 | | Total Deposits 12/31/84 |
|---|---|---|
| 40 | Washington Mutual Savings Bank, Seattle | 2,981,964,000 |
| 86 | Pacific First Federal Savings Bank, Tacoma | 1,674,915,000 |
| 264 | Capital Savings Bank FA, Olympia | 708,518,187 |
| 269 | Washington Federal Savings & Loan Assn., Seattle | 692,530,000 |

**Wisconsin**

| Rank 12/31/84 | | Total Deposits 12/31/84 |
|---|---|---|
| 129 | Security Savings & Loan Assn., Milwaukee | 1,270,522,845 |
| 179 | First Savings Association of Wisconsin, Milwaukee | 972,871,000 |
| 218 | Anchor Savings & Loan Assn., Madison | 827,767,650 |
| 234 | Mutual Savings & Loan Assn. of Wisconsin, Milwaukee | 773,532,054 |

# State Totals of the Top 300 Thrifts

| No. of Thrifts | | Total Deposits |
|---|---|---|
| 2 | Alabama | $1,873,558,115 |
| 6 | Arizona | 10,150,975,964 |
| 3 | Arkansas | 3,456,568,171 |
| 40 | California | 165,742,929,952 |
| 5 | Colorado | 6,868,090,619 |
| 8 | Connecticut | 12,861,455,324 |
| 1 | Delaware | 814,519,000 |
| 3 | District of Columbia | 2,378,690,695 |
| 31 | Florida | 43,224,547,991 |
| 4 | Georgia | 5,999,756,003 |
| 1 | Hawaii | 1,258,952,757 |
| 16 | Illinois | 23,112,786,187 |
| 2 | Iowa | 1,498,429,536 |
| 2 | Kansas | 2,594,806,219 |
| 2 | Kentucky | 1,514,715,368 |
| 3 | Louisiana | 2,414,127,812 |
| 1 | Maine | 840,760,000 |
| 4 | Maryland | 3,870,372,396 |
| 6 | Massachusetts | 5,548,032,271 |
| 6 | Michigan | 12,589,124,489 |
| 4 | Minnesota | 7,052,965,331 |
| 1 | Mississippi | 680,455,000 |
| 6 | Missouri | 9,083,932,714 |
| 3 | Nebraska | 3,248,904,217 |
| 2 | Nevada | 1,734,112,616 |
| 15 | New Jersey | 24,686,329,569 |
| 1 | New Mexico | 1,095,213,921 |
| 41 | New York | 96,666,717,639 |
| 2 | North Carolina | 1,480,596,157 |
| 2 | North Dakota | 1,620,010,468 |
| 18 | Ohio | 19,455,645,707 |
| 2 | Oklahoma | 2,003,234,000 |
| 2 | Oregon | 3,820,120,804 |
| 11 | Pennsylvania | 25,770,702,225 |
| 2 | Puerto Rico | 1,418,446,715 |
| 2 | Rhode Island | 2,607,974,254 |
| 3 | South Carolina | 2,799,887,000 |
| 4 | Tennessee | 3,400,327,255 |
| 21 | Texas | 28,344,105,324 |
| 1 | Utah | 1,911,753,000 |
| 3 | Virginia | 4,278,780,344 |
| 4 | Washington | 6,057,927,187 |
| 4 | Wisconsin | 3,844,693,549 |
| | **Totals for Top 300 Thrifts** | **$561,676,033,865** |

# Top 300 Thrifts in United States

## In Order of Assets December 31, 1984

Compiled by **American Banker** Copyright 1985

| Rank 12/84 | | Assets 12/31/84 |
|---|---|---|
| 1 | American Savings & Loan Assn., Stockton, Calif. | 28,903,550,000 |
| 2 | Home Savings of America, FA, Irwindale, Calif. | 23,674,093,000 |
| 3 | Great Western Savings, FS&LA, Beverly Hills | 21,746,574,037 |
| 4 | California Fed. Savings & Loan Assn., Los Angeles | 17,698,588,000 |
| 5 | Philadelphia Saving Fund Society | 13,723,110,000 |
| 6 | Glendale Federal Savings & Loan Assn., Calif. | 11,662,917,000 |
| 7 | Goldome FSB, Buffalo, N.Y. | 11,193,475,035 |
| 8 | World Savings, FS&LA, Oakland, Calif. | 10,616,971,595 |
| 9 | First Federal of Michigan, Detroit | 9,499,354,003 |
| 10 | First Nationwide Savings, FS&LA, San Francisco | 9,415,700,000 |
| 11 | Gibraltar Savings, Beverly Hills | 8,899,507,604 |
| 12 | Home Fed. Savings & Loan Assn. of San Diego, Calif. | 8,885,552,901 |
| 13 | Empire of America FSB, Buffalo, N.Y. | 7,928,490,000 |
| 14 | Imperial Savings Assn., San Diego, Calif. | 7,606,583,918 |
| 15 | City Federal Savings & Loan Assn., Elizabeth, N.J. | 7,591,535,000 |
| 16 | Dime Savings Bank of New York FSB, Brooklyn | 7,093,632,000 |
| 17 | Great American First Savings Bank, San Diego, Calif. | 6,720,188,000 |
| 18 | CrossLand Savings FSB, Brooklyn, New York | 6,586,065,000 |
| 19 | Anchor Savings Bank FSB, Northport, N.Y. | 6,532,991,000 |
| 20 | Talman Home Federal Savings & Loan Assn., Chicago | 6,522,910,000 |
| 21 | Sears Savings Bank, Glendale, Calif. | 6,468,062,000 |
| 22 | Columbia Savings & Loan Assn., Beverly Hills | 6,381,613,000 |
| 23 | Coast Savings & Loan Assn., Los Angeles | 6,297,034,000 |
| 24 | Bowery Savings Bank, New York | 5,449,952,000 |
| 25 | Carteret Savings & Loan Assn., FA, Morristown, N.J. | 5,040,824,000 |
| 26 | Florida Federal Savings & Loan Assn., St. Petersburg | 5,019,391,000 |
| 27 | Dollar-Dry Dock Savings Bank, Bronx, New York | 4,993,860,000 |
| 28 | Standard Federal Bank, Troy, Mich. | 4,984,739,234 |
| 29 | Twin City Federal Savings & Loan Assn., Minneapolis | 4,818,076,000 |
| 30 | First Federal Savings & Loan Assn., Rochester, N.Y. | 4,421,531,000 |
| 31 | First Federal Savings & Loan Assn., Phoenix, Ariz. | 4,360,549,744 |
| 32 | Long Island Savings Bank FSB, Syosset, N.Y. | 4,302,556,000 |
| 33 | Western Savings & Loan Assn., Phoenix, Ariz. | 4,143,982,091 |
| 34 | Citicorp Savings of Illinois, FS&LA, Chicago | 4,052,851,000 |
| 35 | Northeast Savings, FA, Hartford, Conn. | 4,028,042,000 |
| 36 | Centrust Savings Bank, Miami | 4,018,869,436 |
| 37 | AmeriFirst Federal Savings & Loan Assn., Miami | 3,985,146,446 |
| 38 | Citicorp Savings, FS&LA, San Francisco | 3,900,208,812 |
| 39 | United Savings Assn., Houston | 3,893,013,865 |
| 40 | Gibraltar Savings Assn., Houston | 3,891,717,000 |
| 41 | People's Bank-Bridgeport, Conn. | 3,876,103,000 |
| 42 | Perpetual American Bank, FSB, McLean, Va. | 3,798,901,289 |
| 43 | Benjamin Franklin Federal S & L Assn., Portland, Ore. | 3,723,082,658 |
| 44 | American Savings & Loan Assn. of Florida, Miami | 3,650,420,000 |
| 45 | American Savings Bank FSB, New York | 3,619,635,000 |
| 46 | First Texas Savings Assn., Dallas | 3,601,068,589 |
| 47 | Washington Mutual Savings Bank, Seattle | 3,558,357,000 |
| 48 | Community Federal Savings & Loan Assn., St. Louis, Mo. | 3,548,743,000 |
| 49 | Howard Savings Bank, Newark, N.J. | 3,545,652,000 |
| 50 | Atlantic Financial Federal, Bala Cynwyd, Pa. | 3,339,212,215 |
| 51 | University Savings Assn., Houston | 3,186,087,000 |
| 52 | Emigrant Savings Bank, New York | 3,174,586,766 |
| 53 | Homestead Savings, FS&LA, San Francisco | 3,108,973,000 |
| 54 | Santa Barbara Savings & Loan Assn., Calif. | 3,081,829,000 |
| 55 | Midland/Western Fed. Savings & Loan Assn, Denver | 3,000,566,000 |
| 56 | Beverly Hills Savings & Loan Assn. | 2,938,918,000 |
| 57 | Seamen's Bank for Savings FSB, New York | 2,849,916,000 |
| 58 | Fidelity Federal S & L Assn., Glendale, Calif. | 2,843,945,000 |
| 59 | Guarantee Savings, FS&LA, Fresno, Calif. | 2,831,209,847 |
| 60 | Manhattan Savings Bank, New York | 2,804,554,261 |
| 61 | Transohio Savings Bank, FSB, Cleveland | 2,798,110,000 |
| 62 | Farm & Home Savings Assn., Nevada, Mo. | 2,757,223,369 |
| 63 | Rochester Community Savings Bank, N.Y. | 2,738,451,928 |
| 64 | Valley Federal S & L Assn., Van Nuys, Calif. | 2,640,115,000 |
| 65 | Dollar Bank FSB, Pittsburgh | 2,596,032,468 |
| 66 | American Savings & Loan Assn., Salt Lake City, Utah | 2,595,409,000 |
| 67 | Columbia Savings, FS&LA, Denver | 2,532,964,000 |
| 68 | Central Savings & Loan Assn., San Diego, Calif. | 2,527,575,450 |
| 69 | Commercial Federal Savings & Loan Assn., Omaha, Neb. | 2,498,884,000 |
| 70 | Pacific First Federal Savings Bank, Tacoma, Wash. | 2,452,448,301 |
| 71 | Coral Gables Federal Savings & Loan Assn., Fla. | 2,452,020,000 |
| 72 | Williamsburgh Savings Bank, Brooklyn, New York | 2,448,722,476 |
| 73 | Freedom Savings & Loan Assn., Tampa, Fla. | 2,442,855,000 |
| 74 | Society for Savings, Hartford, Conn. | 2,431,224,000 |
| 75 | Hudson City Savings Bank, Paramus, N.J. | 2,424,587,707 |
| 76 | Lincoln Savings Bank FSB, Brooklyn, New York | 2,375,865,896 |
| 77 | Greater New York Savings Bank, New York | 2,352,942,138 |
| 78 | Georgia Federal Bank, FSB, Atlanta | 2,311,068,003 |
| 79 | Citicorp Savings of Florida, FS&LA, Miami | 2,299,572,694 |
| 80 | Green Point Savings Bank, Brooklyn, New York | 2,294,465,737 |
| 81 | Downey Savings & Loan Assn., Costa Mesa, Calif. | 2,277,501,000 |
| 82 | Lincoln Savings & Loan Assn., Irvine, Calif. | 2,248,000,000 |
| 83 | Dallas Federal Savings & Loan Assn. | 2,224,614,000 |
| 84 | Hill Financial Savings Assn., Red Hill, Pa. | 2,219,208,786 |
| 85 | Midwest Federal Savings & Loan Assn., Minneapolis | 2,215,285,579 |
| 86 | St. Paul Federal Bank for Savings, Chicago | 2,211,990,035 |
| 87 | First Federal Savings & Loan Assn., Pittsburgh | 2,161,000,000 |
| 88 | Astoria Federal Savings & Loan Assn., Queens, New York | 2,145,946,960 |
| 89 | San Francisco Federal Savings & Loan Assn. | 2,120,673,000 |
| 90 | Mercury Savings, FS&LA, Huntington Beach, Calif. | 2,120,449,000 |
| 91 | Great Lakes Federal S & L Assn., Ann Arbor, Mich. | 2,120,381,870 |
| 92 | Far West Federal Bank, Portland, Ore. | 2,118,594,000 |
| 93 | Old Stone Bank FSB, Providence, R.I. | 2,107,170,000 |
| 94 | Far West Savings & Loan Assn., Newport Beach, Calif. | 2,084,496,000 |
| 95 | Broadview Savings & Loan Co., Cleveland | 2,079,351,345 |
| 96 | Capitol Federal Savings & Loan Assn., Topeka, Kan. | 2,067,549,550 |
| 97 | San Antonio Savings Assn., Tex. | 2,056,189,040 |
| 98 | Fortune Federal Savings & Loan Assn., Clearwater, Fla. | 2,042,772,642 |
| 99 | East River Savings Bank, New York | 2,013,389,422 |
| 100 | San Jacinto Savings Assn., Houston | 1,987,808,731 |
| 101 | Empire Savings Building & Loan Assn., Denver | 1,950,635,742 |
| 102 | Bell Savings & Loan Assn., San Mateo, Calif. | 1,929,397,000 |
| 103 | Citizens Federal Savings & Loan Assn., Miami | 1,890,639,416 |
| 104 | Guardian Savings & Loan Assn., Dallas | 1,881,872,000 |
| 105 | Pioneer Federal Savings & Loan Assn., Clearwater, Fla. | 1,865,830,000 |
| 106 | Fulton Federal Savings & Loan Assn., Atlanta | 1,858,454,000 |
| 107 | Citizens Federal Savings & Loan Assn., Dayton, Ohio | 1,853,091,255 |
| 108 | Home Federal Savings & Loan Assn., Tucson, Ariz. | 1,818,463,446 |
| 109 | Chase Federal Savings & Loan Assn., Miami | 1,802,337,000 |
| 110 | First Federal Savings & Loan Assn., Minneapolis | 1,756,629,967 |
| 111 | First Federal Savings of Arkansas, FA, Little Rock | 1,745,859,000 |
| 112 | Pacific Savings Bank, Costa Mesa, Calif. | 1,742,686,343 |
| 113 | Southwest Savings & Loan Assn., Phoenix, Ariz. | 1,721,119,000 |
| 114 | Atlantic Federal S & L Assn., Fort Lauderdale, Fla. | 1,720,603,000 |
| 115 | Benjamin Franklin Savings Assn., Houston | 1,717,715,000 |
| 116 | Albany Savings Bank FSB, N.Y. | 1,714,705,612 |
| 117 | First Federal Savings & Loan Assn., Greenville, S.C. | 1,699,800,000 |
| 118 | Decatur Federal Savings & Loan Assn., Ga. | 1,693,110,185 |
| 119 | Bell Federal Savings & Loan Assn., Chicago | 1,682,098,873 |
| 120 | Goldome Savings Bank, St. Petersburg, Fla. | 1,662,110,758 |
| 121 | Texas Federal Savings & Loan Assn., Dallas | 1,661,535,138 |
| 122 | Investors Savings & Loan Assn., Millburn, N.J. | 1,643,461,975 |
| 123 | Honolulu Federal Savings & Loan Assn., Hawaii | 1,624,075,165 |
| 124 | Eureka Federal Savings & Loan Assn., San Carlos, Calif | 1,604,450,000 |
| 125 | Sooner Federal Savings & Loan Assn., Tulsa, Okla. | 1,602,941,000 |
| 126 | Apple Bank For Savings, New York | 1,590,623,000 |
| 127 | Franklin Savings Assn., Ottawa, Kan. | 1,586,621,000 |
| 128 | Pima Savings & Loan Assn., Tucson, Ariz. | 1,581,478,294 |
| 129 | Beneficial Savings Bank, Philadelphia | 1,580,011,000 |
| 130 | Leader Federal Savings & Loan Assn., Memphis, Tenn. | 1,569,445,602 |
| 131 | Baltimore Federal Financial, FSA | 1,558,532,560 |
| 132 | Gem Savings Assn., Dayton, Ohio | 1,521,363,000 |
| 133 | Lyons Savings & Loan Assn., Stickney, Ill. | 1,520,108,876 |
| 134 | Horizon Financial, FA, Southampton, Pa. | 1,516,918,000 |
| 135 | Sacramento Savings & Loan Assn., Calif. | 1,516,052,967 |
| 136 | Southern California Savings, FS&LA, Beverly Hills | 1,510,072,000 |
| 137 | Lamar Savings Assn., Austin, Tex. | 1,504,427,000 |
| 138 | Albuquerque Federal Savings & Loan Assn., N.M. | 1,503,775,917 |
| 139 | Roosevelt Federal Savings & Loan Assn., Chesterfield, Mo | 1,486,004,000 |
| 140 | Sunrise Savings & Loan Assn., Boynton Beach, Fla. | 1,477,406,000 |
| 141 | Ohio Savings Assn., Cleveland | 1,476,347,756 |
| 142 | United First Fed. Savings & Loan Assn., Sarasota, Fla. | 1,471,966,425 |
| 143 | Cardinal Federal Savings Bank, Cleveland | 1,459,651,325 |
| 144 | Security Savings & Loan Assn., Milwaukee, Wis. | 1,452,468,614 |
| 145 | Boston Five Cents Savings Bank FSB | 1,451,023,000 |
| 146 | Home Federal Bank of Florida FSB, St. Petersburg | 1,440,026,000 |
| 147 | Fidelity New York, FA, Floral Park, N.Y. | 1,438,000,977 |
| 148 | Firstsouth FA, Pine Bluff, Ark. | 1,434,318,000 |
| 149 | Loyola Federal Savings & Loan Assn., Baltimore | 1,430,321,327 |
| 150 | Western Savings Assn., Gatesville, Tex. | 1,425,198,000 |
| 151 | Cragin Federal Savings & Loan Assn., Chicago | 1,421,245,397 |
| 152 | Metropolitan Federal Bank FSB, Fargo, N.D. | 1,420,689,000 |
| 153 | Gill Savings Assn., Hondo, Tex. | 1,401,434,321 |
| 154 | Bloomington Federal Savings & Loan Assn., Ill. | 1,381,804,206 |
| 155 | First Southern Fed. Savings & Loan Assn., Mobile, Ala. | 1,368,043,170 |
| 156 | Sunbelt Savings Assn., Stephenville, Tex. | 1,367,551,000 |
| 157 | American Charter Federal S & L Assn., Lincoln, Neb. | 1,353,926,253 |
| 158 | Hollywood Federal Savings & Loan Assn., Fla. | 1,348,395,931 |
| 159 | Third Federal Savings & Loan Assn., Cleveland | 1,324,912,615 |
| 160 | Germantown Savings Bank, Bala Cynwyd, Pa. | 1,322,916,887 |
| 161 | Landmark Savings Assn., Pittsburgh | 1,309,643,000 |
| 162 | Flagler Federal Savings & Loan Assn., Miami | 1,306,803,989 |
| 163 | Western Fed. Savings & Loan Assn., Marina Del Rey, Calif | 1,303,462,486 |
| 164 | Bay View Fed. Savings & Loan Assn., San Mateo, Calif. | 1,291,493,000 |
| 165 | Minnesota Federal Savings & Loan Assn., St. Paul | 1,289,936,621 |
| 166 | Financial Fed. Savings & Loan Assn., Miami Lakes, Fla. | 1,284,780,740 |
| 167 | Mutual Bank FSB, Boston | 1,279,691,569 |
| 168 | First Federal Savings & Loan Assn., Lincoln, Neb. | 1,269,344,091 |
| 169 | Lincoln Federal Savings & Loan Assn., Westfield, N.J. | 1,262,888,000 |
| 170 | Detroit & Northern Savings, FA, Hancock, Mich | 1,258,616,000 |
| 171 | Pathway Financial, FA, Chicago | 1,253,405,004 |
| 172 | State Savings Bank, Columbus, Ohio | 1,247,176,800 |
| 173 | Jamaica Savings Bank FSB, Lynbrook, N.Y. | 1,246,237,620 |
| 174 | Peoples Westchester Savings Bank, Tarrytown, N.Y. | 1,241,533,678 |
| 175 | Columbia First Federal S & L Assn., Washington, D.C. | 1,239,018,770 |
| 176 | Security First Fed. S & L Assn., Daytona Beach, Fla. | 1,237,041,446 |
| 177 | East New York Savings Bank, New York | 1,230,757,238 |
| 178 | Provident Savings Bank, Jersey City, N.J. | 1,222,451,566 |
| 179 | Mid-America Federal Savings & Loan Assn., Columbus, Ohio | 1,219,643,030 |
| 180 | First Savings Association of Wisconsin, Milwaukee | 1,206,419,000 |
| 181 | Union Fed. Savings & Loan Assn., Los Angeles | 1,204,415,200 |
| 182 | Buckeye Federal Savings & Loan Assn., Columbus, Ohio | 1,201,311,490 |
| 183 | Syracuse Savings Bank, N.Y. | 1,194,400,594 |
| 184 | Onondaga Savings Bank, Syracuse, N.Y. | 1,193,945,050 |
| 185 | First Federal Savings Bank, Santurce, P.R. | 1,191,047,937 |
| 186 | Columbia Banking Federal S & L Assn., Rochester, N.Y. | 1,188,678,187 |
| 187 | Independent American Savings Assn., Grand Prairie, Tex. | 1,180,960,000 |
| 188 | Great American Federal S & L Assn., Oak Park, Ill. | 1,162,442,363 |

# Top 300 Thrifts in United States

## In Order of Assets December 31, 1984

Compiled by **American Banker** Copyright 1985

| Rank 12/84 | | Assets 12/31/84 |
|---|---|---|
| 189 | Independence Savings Bank, Brooklyn, New York | 1,161,877,046 |
| 190 | CrossLand Savings, FSLA, Bradenton, Fla. | 1,157,141,261 |
| 191 | Neworld Bank for Savings, Boston | 1,154,935,627 |
| 192 | National Permanent Bank, FSB, Washington, D.C. | 1,152,687,446 |
| 193 | Dominion Federal Savings & Loan Assn., McLean, Va. | 1,139,934,856 |
| 194 | Coast Federal Savings & Loan Assn., Sarasota, Fla. | 1,138,483,377 |
| 195 | Provident Institution for Savings, Boston | 1,136,074,000 |
| 196 | The First, F.A., Orlando, Fla. | 1,113,159,680 |
| 197 | First Federal Savings Bank & Trust, Pontiac, Mich. | 1,110,506,401 |
| 198 | American Fed. S & L Assn of Iowa, Des Moines | 1,105,191,537 |
| 199 | Nevada Savings & Loan Assn., Las Vegas | 1,105,125,930 |
| 200 | New Haven Savings Bank, Conn. | 1,103,888,546 |
| 201 | Dixie Savings & Loan Assn., New Orleans, La. | 1,100,055,000 |
| 202 | Naples Federal Savings & Loan Assn., Fla. | 1,084,662,000 |
| 203 | First Federal Savings & Loan Assn., Toledo, Ohio | 1,082,950,405 |
| 204 | Diamond Savings & Loan Co., Findlay, Ohio | 1,077,770,000 |
| 205 | Standard Federal Savings & Loan Assn., Gaithersburg, Md | 1,075,850,363 |
| 206 | Horizon Federal Savings Bank, Wilmette, Ill. | 1,058,148,593 |
| 207 | First Federal Savings & Loan Assn., Jacksonville, Fla. | 1,054,824,897 |
| 208 | First Federal Savings Bank of California, Santa Monica | 1,051,488,000 |
| 209 | First Western Savings Assn., Las Vegas, Nev. | 1,048,130,000 |
| 210 | Collective Federal S & L Assn., Egg Harbor City, N.J. | 1,046,894,751 |
| 211 | St. Louis Federal Savings & Loan Assn., Clayton | 1,040,508,000 |
| 212 | Citizens Savings Bank FSB, Providence, R.I. | 1,039,901,700 |
| 213 | Connecticut Savings Bank, New Haven | 1,035,203,183 |
| 214 | Commonwealth Federal S & L Assn., Norristown, Pa. | 1,029,253,000 |
| 215 | Anchor Savings & Loan Assn., Madison, Wis. | 1,024,792,369 |
| 216 | Guaranty Federal Savings & Loan Assn., Galveston, Tex. | 1,020,510,000 |
| 217 | American Savings Bank, Springfield, Ill. | 1,016,732,592 |
| 218 | Ridgewood Savings Bank, Queens, New York | 1,005,316,947 |
| 219 | Great Financial Federal S & L Assn., Louisville, Ky. | 1,003,409,000 |
| 220 | First Federal Bank of Connecticut, New Haven | 997,776,706 |
| 221 | Pomona First Fed. Savings & Loan Assn., Calif. | 993,544,312 |
| 222 | Columbia Savings & Loan Assn., Fair Lawn, N.J. | 991,614,407 |
| 223 | Pelican Homestead & Savings Assn., Metairie, La. | 977,823,000 |
| 224 | American Federal Bank FSB, Greenville, S.C. | 972,055,000 |
| 225 | Great Southern Federal Savings Bank, Savannah, Ga. | 968,003,669 |
| 226 | Hamburg Savings Bank, Brooklyn, New York | 967,718,000 |
| 227 | Columbia Federal Savings Bank, Queens, New York | 967,608,471 |
| 228 | Washington Federal Savings & Loan Assn., Seattle | 966,103,000 |
| 229 | Savers Fed. Savings & Loan Assn., Little Rock, Ark. | 965,546,857 |
| 230 | Maine Savings Bank, Portland | 963,753,000 |
| 231 | Banking Center, Waterbury, Conn. | 954,577,047 |
| 232 | Silverado Banking Savings & Loan Assn., Denver | 953,813,996 |
| 233 | Savings Bank of Puget Sound, Seattle | 947,547,000 |
| 234 | Midwest Federal Savings Bank, Minot, N.D. | 942,791,668 |
| 235 | Roosevelt Savings Bank, Garden City, N.Y. | 940,402,277 |
| 236 | Caguas Federal Savings & Loan Assn., P.R. | 938,630,000 |
| 237 | People Heritage Federal S & L Assn., Marysville, Kan. | 936,334,000 |
| 238 | Mid America Federal Savings & Loan Assn., Cicero, Ill. | 935,002,876 |
| 239 | Continental Federal Savings & Loan Assn., Fairfax, Va. | 933,475,796 |
| 240 | Commonwealth Savings Assn., Houston | 933,133,334 |
| 241 | Cumberland Federal Savings & Loan Assn., Louisville, Ky. | 931,126,689 |
| 242 | United Postal Savings Assn., St. Louis, Mo. | 931,463,480 |
| 243 | Southwest Savings & Loan Assn., Los Angeles | 929,146,721 |
| 244 | Westchester Federal Savings Bank, New Rochelle, N.Y. | 927,845,239 |
| 245 | Capitol Federal Savings & Loan Assn., Aurora, Colo. | 924,079,326 |
| 246 | Crestmont Federal Savings & Loan Assn., Maplewood, N.J. | 922,435,888 |
| 247 | Eagle Savings Assn., Cincinnati | 918,547,931 |
| 248 | Metropolitan Federal S & L Assn., Nashville, Tenn. | 917,395,000 |
| 249 | Security Savings & Loan Assn., Scottsdale, Ariz. | 916,547,469 |
| 250 | Vernon Savings & Loan Assn., Tex. | 909,469,000 |
| 251 | Mutual Savings & Loan Assn., Bay City, Mich. | 899,976,240 |
| 252 | Queen City Savings & Loan Assn., Plainfield, N.J. | 894,894,243 |
| 253 | First American Savings Bank, Greensboro, N.C. | 890,778,074 |
| 254 | Ensign Bank FSB, Hialeah, Fla. | 889,318,470 |
| 255 | Morris County Savings Bank, Morristown, N.J. | 888,930,000 |
| 256 | Wilmington Savings Fund Society FSB, Del. | 888,501,000 |
| 257 | Bayamon Federal Savings & Loan Assn., P.R. | 887,454,383 |
| 258 | United Federal Savings Bank of Iowa, Des Moines | 883,860,230 |
| 259 | Provident Bank of Maryland, Baltimore | 883,500,000 |
| 260 | Commonwealth Savings & Loan Assn., Ft. Lauderdale, Fla. | 883,450,000 |
| 261 | Mutual Savings & Loan Assn. of Wisconsin, Milwaukee | 874,277,987 |
| 262 | Duval Fed. Savings & Loan Assn., Jacksonville, Fla. | 867,162,000 |
| 263 | Harbor Federal Savings & Loan Assn., Fort Pierce, Fla. | 866,222,137 |
| 264 | City Savings & Loan Assn., San Angelo, Tex. | 855,555,000 |
| 265 | First Federal Savings Bank, Cleveland | 853,769,228 |
| 266 | Home Owners Federal Savings & Loan Assn., Boston | 852,661,731 |
| 267 | Central Federal Savings, FSB, Long Beach, N.Y. | 851,983,000 |
| 268 | South Boston Savings Bank, Boston | 846,684,000 |
| 269 | State Savings & Loan Assn., Lubbock, Tex. | 845,902,000 |
| 270 | First Federal Savings & Loan Assn., Flourtown, Pa. | 845,509,000 |
| 271 | Roslyn Savings Bank, N.Y. | 845,412,667 |
| 272 | First Indiana Federal Savings Bank, Indianapolis | 843,015,956 |
| 273 | Commerce Savings Assn., Angleton, Tex. | 841,381,000 |
| 274 | Washington Federal S & L Assn., Washington, D.C. | 836,008,498 |
| 275 | Virginia Federal Savings & Loan Assn., Richmond | 835,438,247 |
| 276 | Security Savings & Loan Assn., Vineland, N.J. | 834,577,052 |
| 277 | Butterfield Savings & Loan Assn., Temecula, Calif. | 830,727,000 |
| 278 | Berkeley Fed. Savings & Loan Assn., Millburn, N.J. | 830,226,366 |
| 279 | Home Savings Association of Florida, Hollywood | 824,955,657 |
| 280 | Equitable Federal Savings & Loan Assn., Lancaster, Ohio | 822,120,000 |
| 281 | City Federal Savings & Loan Assn., Birmingham, Ala. | 820,493,052 |
| 282 | First Home Federal Savings & Loan Assn., Greensboro, N.C. | 818,252,000 |
| 283 | Investors Savings & Loan Assn., Richmond | 813,578,000 |
| 284 | Old Colony Co-operative Bank, Providence, R.I. | 811,187,768 |
| 285 | Local Federal Savings & Loan Assn., Oklahoma City | 811,166,000 |
| 286 | Atlantic Permanent Federal S & L Assn., Norfolk, Va. | 808,223,214 |
| 287 | United Savings of America, FS&LA, Chicago | 805,909,000 |
| 288 | Mid Kansas Federal Savings & Loan Assn., Wichita | 804,830,000 |
| 289 | Fidelity Federal Savings & Loan Assn., Nashville, Tenn | 802,755,594 |
| 290 | Security Federal Savings & Loan Assn., Columbia, S.C. | 801,894,000 |
| 291 | Mechanics & Farmers Savings Bank FSB, Bridgeport, Conn. | 794,466,009 |
| 292 | Briercroft Savings Assn., Lubbock, Tex. | 792,582,000 |
| 293 | American Diversified Savings & Loan Assn., Lodi, Calif. | 792,276,000 |
| 294 | Frontier Fed. Savings & Loan Assn., Ponca City, Okla. | 791,460,000 |
| 295 | Alamo Savings Assn., San Antonio, Tex. | 789,048,000 |
| 296 | Citizens Savings Bank, Canton, Ohio | 785,670,604 |
| 297 | Olney Savings Assn., Tex. | 782,729,000 |
| 298 | Farmers Savings Bank, Dixon, Calif. | 782,448,000 |
| 299 | ComFed Savings Bank, Lowell, Mass. | 780,103,000 |
| 300 | Queens County Savings Bank, Queens, New York | 775,321,958 |

# Summary of Thrift Survey Findings

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## The Concentration of the Thrift Industry

(Dollar Amounts in Billions)

| | | | | | Breakdown of All Thrifts | | | |
|---|---|---|---|---|---|---|---|---|
| | | All Thrifts | | | Savings Banks | | Savings and Loans | |
| Yearend | Total Deposits Top 300 Thrifts | Deposits | Number | Deposit Ratio: Top 300-to-All | Deposits | Number | Deposits | Number |
| 1984 (a) | $561.7 | 905.1 | 3,779 | 62.1% | 180.8 | 385 | 724.3 | 3,394 |
| 1983 | 490.4 | 807.2 | 3,901 | 60.8% | 172.7 | 399 | 634.5 | 3,502 |
| 1982 | 392.6 | 720.4 | 4,274 | 54.5% | 154.9 | 424 | 565.5 | 3,850 |
| 1981 | 354.0 | 680.2 | 4,740 | 52.0% | 155.1 | 448 | 525.1 | 4,292 |
| 1980 | 334.2 | 665.2 | 5,080 | 50.2% | 154.2 | 462 | 511.0 | 4,618 |
| 1979 | 306.6 | 616.7 | 5,172 | 49.7% | 146.5 | 463 | 470.2 | 4,709 |

Source of savings and loan data is the Federal Home Loan Bank Board. Source of savings bank data is National Council of Savings Institutions.
(a)—Yearend 1984 deposit totals for all savings banks was estimated by American Banker from latest available data from the N.C.S.I.

## The Top 10 Deposit Gainers Among the Top 300 Thrifts

| | (Dollar Amounts in Millions) | Deposits 12/31/84 | Deposits 6/30/84 | Percent Increase | Thrift Rank |
|---|---|---|---|---|---|
| 1 | Fidelity New York FA, Floral Park, N.Y. | 1,041.1 | 381.4 | 173.0 | 169 |
| 2 | Sunbelt Savings Assn., Stephenville, Tex. | 1,190.4 | 476.3 | 149.9 | 138 |
| 3 | Western Savings Assn., Gatesville, Tex. | 876.6 | 531.4 | 65.0 | 203 |
| 4 | Dollar Bank FSB, Pittsburgh | 2,127.1 | 1,315.8 | 61.7 | 64 |
| 5 | Home Federal Savings & Loan Assn., Tucson, Ariz. | 1,141.0 | 746.0 | 52.9 | 151 |
| 6 | San Jacinto Savings Assn., Houston | 1,126.8 | 756.6 | 48.9 | 155 |
| 7 | Lincoln Savings & Loan Assn., Irvine, Calif. | 1,679.0 | 1,133.9 | 48.1 | 85 |
| 8 | Commonwealth Svgs & Loan Assn, Ft Lauderdale, Fla. | 850.4 | 590.3 | 44.1 | 209 |
| 9 | First Western Savings Assn., Las Vegas, Nev. | 862.8 | 622.7 | 38.6 | 207 |
| 10 | Vernon Savings & Loan Assn., Tex. | 820.2 | 595.0 | 37.9 | 221 |

## The Top 10 Net Worth-to-Assets Ratios Among the Top 300

| | (Dollar Amounts in Millions) | Net Worth 12/31/84 | Assets 12/31/84 | Percent % | Deposit Rank |
|---|---|---|---|---|---|
| 1 | Citicorp Savings, FS&LA, San Francisco | 501.1 | 3,900.2 | 12.85 | 44 |
| 2 | Washington Federal Savings & Loan Assn., Seattle | 115.5 | 966.1 | 11.95 | 269 |
| 3 | Jamaica Savings Bank FSB, Lynbrook, N.Y. | 133.5 | 1,246.2 | 10.71 | 163 |
| 4 | South Boston Savings Bank; Boston | 78.3 | 846.7 | 9.24 | 259 |
| 5 | Citizens Savings Bank, Providence, R.I. | 96.1 | 1,039.9 | 9.24 | 192 |
| 6 | Philadelphia Saving Fund Society | 1,263.9 | 13,723.1 | 9.21 | 5 |
| 7 | Provident Bank of Maryland, Baltimore | 80.6 | 883.5 | 9.12 | 228 |
| 8 | First Savings Bank of Florida FSB, Tarpon Springs | 65.5 | 739.3 | 8.85 | 294 |
| 9 | First Federal Savings & Loan Assn., Flourtown, Pa. | 73.2 | 845.5 | 8.66 | 288 |
| 10 | Dixie Savings & Loan Assn., New Orleans | 93.2 | 1,100.1 | 8.47 | 222 |

## The 10 Largest Deposit Losers Among the Top 300 Thrifts

| | (Dollar Amounts in Millions) | Deposits 12/31/84 | Deposits 6/30/84 | Percent Decrease | Thrift Rank |
|---|---|---|---|---|---|
| 1 | American Savings & Loan Assn., Stockton, Calif. | 20,326.6 | 25,241.2 | 19.5 | 1 |
| 2 | United Savings Assn., Houston | 2,298.9 | 2,701.2 | 14.9 | 57 |
| 3 | CrossLand Savings FSB, Brooklyn, New York | 6,116.3 | 6,930.0 | 11.7 | 15 |
| 4 | Bay View Fed. Savings & Loan Assn., San Mateo, Calif. | 930.5 | 1,046.8 | 11.1 | 191 |
| 5 | Great American First Savings Bank, San Diego | 3,559.0 | 4,000.0 | 11.0 | 28 |
| 6 | Rochester Community Savings Bank, N.Y. | 2,201.0 | 2,420.2 | 9.1 | 63 |
| 7 | Santa Barbara Savings & Loan Assn., Calif. | 2,094.5 | 2,285.0 | 8.3 | 68 |
| 8 | Citizens Federal Savings & Loan Assn., Dayton, Ohio | 1,644.2 | 1,743.4 | 5.7 | 90 |
| 9 | Standard Federal Bank, Troy, Mich. | 3,918.5 | 4,139.8 | 5.3 | 26 |

## The 10 Smallest Net Worth-to-Asset Ratios Among the Top 300

| | (Dollar Amounts in Millions) | Net Worth 12/31/84 | Assets 12/31/84 | Percent % | Deposit Rank |
|---|---|---|---|---|---|
| 1 | Greater New York Savings Bank | 17.5 | 2,352.9 | 0.74 | 72 |
| 2 | National Permanent Bank, FSB, Washington, D.C. | 8.6 | 1,152.7 | 0.75 | 225 |
| 3 | Lincoln Savings Bank FSB, Brooklyn, N.Y. | 18.5 | 2,392.1 | 0.78 | 64 |
| 4 | First Federal Savings & Loan Assn., Jacksonville, Fla. | 8.7 | 1,054.8 | 0.83 | 202 |
| 5 | Bowery Savings Bank, New York | 50.9 | 5,450.0 | 0.93 | 18 |
| 6 | Williamsburgh Savings Bank, Brooklyn, New York | 22.8 | 2,448.7 | 0.93 | 56 |
| 7 | Horizon Federal Savings Bank, Wilmette, Ill. | 10.6 | 1.058.1 | 1.01 | 184 |
| 8 | First Fed. Savings & Loan Assn., Rochester, N.Y. | 51.5 | 4,421.5 | 1.17 | 38 |
| 9 | United Federal Savings Bank of Iowa, Des Moines | 10.5 | 883.9 | 1.18 | 291 |
| 10 | Lyons Savings & Loan Assn., Stickney, Ill. | 20.8 | 1,520.1 | 1.37 | 107 |

## The Top 10 in Net Income Among the Top 300 Thrifts

| Thrift Rank 12/31/84 | | Net Income 12/31/84 |
|---|---|---|
| 3 | Great Western Savings, FS&LA, Beverly Hills | 94,991,788 |
| 50 | Centrust Savings Bank, Miami (a) | 93,260,399 |
| 8 | World Savings, FS&LA, Oakland, Calif. | 84,501,002 |
| 5 | Philadelphia Saving Fund Society | 71,991,000 |
| 4 | California Federal Savings & Loan Assn., Los Angeles | 69,010,000 |
| 14 | City Federal Savings & Loan Assn., Elizabeth, N.J. | 66,118,000 |
| 57 | United Savings Assn., Houston | 65,374,436 |
| 10 | Home Federal Savings & Loan Assn. of San Diego, Calif. | 62,721,675 |
| 2 | Home Savings of American FA, Irwindale, Calif. | 57,046,000 |
| 24 | Columbia Savings & Loan Assn., Beverly Hills | 44,064,000 |

(a)-Yearend September 30, 1984

## The 10 Largest Losses* Among the Top 300 Thrifts

| Thrift Rank 12/31/84 | | Net Loss 12/31/84 |
|---|---|---|
| 9 | Empire of America FSB, Buffalo, N.Y. | 78,106,000 |
| 39 | Emigrant Savings Bank, New York | 34,381,330 |
| 64 | Lincoln Savings Bank FSB, Brooklyn, N.Y. | 31,081,431 |
| 56 | Williamsburgh Savings Bank, Brooklyn, New York | 27,789,478 |
| 131 | Honolulu Federal Savings & Loan Assn. | 25,126,726 |
| 100 | Goldome Savings Bank, St. Petersburg, Fla. | 24,999,000 |
| 33 | Community Federal Savings & Loan Assn., St. Louis, Mo. | 23,942,000 |
| 89 | Fulton Federal Savings & Loan Assn., Atlanta | 20,982,000 |
| 41 | AmeriFirst Federal Savings & Loan Assn., Miami | 18,971,000 |
| 16 | Anchor Savings Bank FSB, Northport, N.Y. | 18,720,000 |

*—Data for American S&L Assn., Stockton, were not available.

## Breakdown of Top 300 Thrifts by Charter Type

| | — Savings & Loans — | | | —Savings Banks — | | |
|---|---|---|---|---|---|---|
| *Date* | *Total Number* | *Mutual S&Ls* | *Stock S&Ls* | *Total Number* | *Mutual Sav Bks.* | *Stock Sav Bks.* |
| Dec. 31, 1984 | 205 | 105 | 100 | 95 | 71 | 24 |
| June 30, 1984 | 209 | 116 | 93 | 91 | 71 | 20 |
| Dec. 31, 1983 | 207 | 123 | 84 | 93 | 80 | 13 |

## Breakdown of Top 300 Thrifts by Deposit Insurer

| *Date* | *FDIC* | *FSLIC* | *State* |
|---|---|---|---|
| Dec. 31, 1984 | 57 | 242 | 1 |
| June 30, 1984 | 65 | 234 | 1 |
| Dec. 31, 1983 | 65 | 233 | 2 |

# Top 300 Thrifts Increase Share of Market as Industry Shrinks

**Continued from Page 1**

the industry shrank a record 9.8%.

The top 300 thrifts had deposits of $561.7 billion on Dec. 31, 1984, or 62.1% of the $905.1 billion in all thrift industry deposits. A year earlier, the top 300 thrifts accounted for $490.4 billion, or 60.8% of the industry's total deposits of $807.2 billion.

Just five years ago, the thrift industry was 37% larger in size, and the top 300 institutions accounted for less than half of the industry's deposit total.

A major reason for the decline in the rate of consolidations last year was the drop in interest rates during the last half of 1984. The prime rate was 11% at the beginning of 1984; it rose to 13% by midyear, and then fell to 10¾% by yearend. Currently, the prime is 10½%.

The thrift industry is an interest-sensitive industry, with profitability inversely related to movements in interest rates, especially short-term rates. As rates fall, the pressure on thrift profits is reduced, and the chances for a thrift's survival increase. Interest sensitivity is attributable to the still sizable portfolios of low-yielding, long-term, fixed-rate loans that thrifts still hold from decades of mortgage lending.

According to Eric Hemel, director of the Office of Policy and Economic Research of the Federal Home Loan Bank Board, each 1% rise in market rates translates a year later to $3 billion in lowered annual earnings for the industry.

### Other Survey Findings

The *American Banker* surveyed approximately 550 savings banks and savings and loans to identify and rank the top 300 thrifts in deposits and in assets. When thrifts do not themselves provide the data, the *American Banker* uses publically available sources of information. Listed below are some of the highlights of the survey findings.

- Great Western Savings, FS&LA, Beverly Hills, the nation's third largest thrift in both deposits and assets, was the nation's most profitable thrift institution, with net income of $101.3 million last year. This was up 32.4% from the $76.5 million figure in 1983, when it ranked fifth in profitability. (The listing of the top 10 thrifts in net income shows Great Western with $94.99 million. However, the thrift just released a revised net income figure of $101.3 billion, which includes an extraordinary item — a Federal Home Loan Mortgage Corp. dividend of $5.6 million.
- CenTrust Savings Bank, Miami, the nation's 50th largest thrift in deposits and 36th largest in assets, was the second most profitable thrift in the nation, with net income for the year ending Sept. 30, 1984, of $93.3 million. CenTrust, formerly known as Dade Savings and Loan Association, is a FSLIC-insured stock savings and loan.
- Among the top 300 thrifts, the five largest losses were reported by New York State-based savings banks. (Income data for American Savings & Loan Association, Stockton, Calif., were not available at the time of this writing.)

The largest loss was reported by the Bowery Savings Bank, New York City. The Bowery, the nation's 18th largest savings bank in deposits and the 24th largest in assets, had a loss of $83.8 million in 1984. (Bowery's earnings results for 1984 were received after the *American Banker's* table listing the 10 largest losers was prepared so it does not appear there.)

### Empire Has Second Largest Loss

- Empire of America FSB, Buffalo, N.Y., reported the second largest loss, $76.9 million. (The loss figure was revised from a preliminary figure reported earlier by the bank to the *American Banker*. On page 43, in the table identifying the top 10 losers among the top 300 thrifts, the preliminary figure is shown).

Empire, the nation's ninth largest thrift in deposits and 13th largest in assets, was the eighth most profitable thrift in 1983, with a net income of $52 million. In a statement, Paul A. Willax, president and chief executive officer of the bank, said the "primary reasons for the loss are high interest rates and the great number of long-term, low-rate mortgages the Big E still carries in its portfolio."

- Three New York City-based savings banks followed Empire. They are Emigrant Savings Bank, with $34.4 million in losses; Lincoln Savings Bank, Brooklyn, with $31.1 million in losses; and the Williamsburgh Savings Bank, Brooklyn, with $27.8 million in losses. Emigrant ranked 39th in deposits at yearend 1984, Lincoln ranked 64th,

➳ Thrifts: Page 47

## Empire Reports $76.9 Million Loss For Last Year

**By ROBERT M. GARSSON**

NEW YORK — Empire of America Federal Savings Bank on Wednesday reported a $76.9 million net loss for 1984, but promised a dramatic improvement for this year that will be made possible in large part through the sale of assets.

A small profit is possible in 1985's first half when Empire expects to benefit from the sale of low-yielding mortgages, a spokesman said, although general profitability is not expected to return until 1988 or 1989.

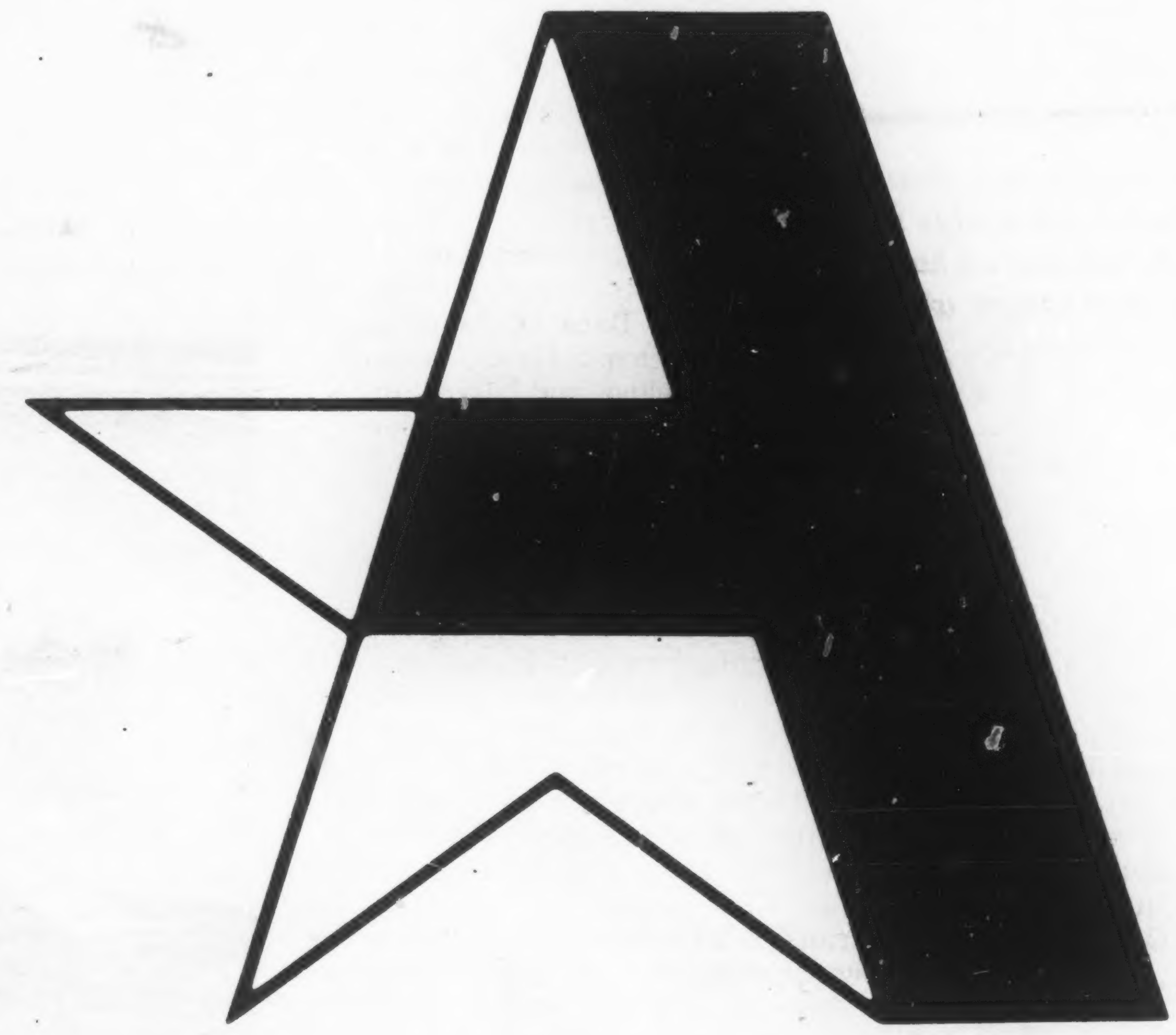
Without the addition of a $3.1 million stock dividend from the Federal Home Loan Mortgage Corp., the $7.95 billion-asset institution would have lost $80 million last year.

Buffalo-based Empire blamed its loss on a low-yielding portfolio of fixed rate mortgages, and a number of nonrecurring expenses — including consolidation of computer installations made necessary by a spate of mergers during the two previous years, expense incurred in preparations to go public, and a large loan loss provision against the thrift's growing commercial loan portfolio.

In a prepared statement, Paul A. Willax, Empire's president and chief executive officer, said the low-rate mortgages "are a tribute to the [company's] fine record of service" in home-ownership funding.

"But they also represent sacrificed income of more than $70 million," he

➳ Empire: Page 47



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# Empire Reports '84 Loss of $76.9 Million; Says It Will Sell Assets

**Continued from Page 45**

added. "This is money we would have earned in 1984 if our $1.5 billion of funds invested in these very low rate mortgages were reinvested in loans at today's higher rates.

"As long as 1984 was going to be a loss year, we booked $18 million in nonrecurring outlays, thus improving future years' income statements, and accelerating the turnaround we initiated with a series of interstate mergers in 1982," Mr. Willax said.

Included in that $18 million is an $11 million provision for loan losses, said Linda P. James, senior vice president in Empire's national marketing group. The provision was made to offset potential losses in Empire's $233 million commercial loan portfolio, she added.

Empire's red ink represents a dramatic reversal from the previous year, in which the mutual savings bank earned $44.8 million. However, that profit was made possible by a $60 million gain from the sale of low-yielding mortgages, said Ms. James.

"We could have done that again in 1984, but felt that interest rates were higher than they were going to be in 1985," she said. Rates did drop, she added, and Empire expects to sell $400 million in assets in the first half of this year.

Ms. James said purchase accounting techniques make it possible for Empire to sell the low-yielding mortgages — whose value has declined considerably over the years as interest rates rose — at a profit.

Larry Farrar, administrative vice president for Empire, said purchase accounting enabled the thrift to bring assets from acquired institutions onto Empire's books at market, rather than the higher, face value, and to realize a gain when they were sold.

### 'Regulatory Forbearance'

In its prepared statement, Empire said its net worth stood at $168.9 million, or 3.13% of liabilities. With "regulatory forbearance," Empire added, its net worth would be in excess of 8% of liabilities.

Ms. James said that "regulatory forbearance" referred to an agreement with regulators in which Empire would not have to count all of its deposits in calculating its net worth position. That agreement was reached after Empire acquired a particularly weak thrift, American Savings & Loan of Southfield, Mich., she added.

Due to the severe problems thrifts have encountered in the high-interest rate environment of recent years, industry regulators have permitted savings and loans to enhance their net worth in a number of different ways.

For example, the Federal Savings and Loan Insurance Corp. issues promissory notes, known as income capital, or net worth, certificates.

The certificates represent the regulator's promise to provide additional funds to an institution in the event of an insolvency. Empire has income capital certificates worth $67.9 million.

In its statement, Empire devoted considerable attention to what it termed its "transition," or turnaround, strategy, going so far as to describe itself as "the Chrysler of the banking industry."

"To find a better bank, we had to build it," Mr. Willax was quoted as saying in the statement.

The transition strategy, Empire said, is intended to return the thrift "firmly into the black by the end of the decade. This program included a dozen mergers and a unique arrangement with the Federal Home Loan Bank Board, whereby Empire of America was provided substantial supplements to its net worth, and certain operating forbearances."

Mr. Willax said Empire is ahead of a schedule it set in 1981.

"In fact, our bottom-line performance since 1981 is approximately $140 million better than we had projected in estimates prepared for the Federal Home Loan Bank Board at that time," he said. ■

## Thrifts . . .

**Continued from Page 45**

and Williamsburgh was 56th in deposits.

- In its annual report, Citicorp, New York, the nation's top commercial banking company, states that the $3.6 billion-deposit Citicorp Savings of Illinois, FS&LA, Chicago, and the $2.1 billion-deposit Citicorp Savings of Florida, FS&LA, Miami, had a combined net loss of $30 million last year. The $2.8 billion-deposit Citicorp Savings, FS&LA, San Francisco, had net income of $13.9 million in 1984, and it also had the best net-worth-to-assets ratio among the top 300 thrifts at yearend, 12.85%.
- American Savings & Loan Association, Stockton, maintained its position as the top thrift in both deposits and assets, with $20.3 billion in deposits and $28.9 billion in assets on Dec. 31. However, American, which is a subsidiary of the troubled Financial Corporation of America, did not report its net income or loss for the year. Its parent had losses totaling $78.4 million over the first nine months of 1984. In 1983, American ranked first in profitability among thrifts, with $172.3 million in net income.
- Gibraltar Savings Association, Houston, ranked 40th in assets, with $3.89 billion at yearend. However, the asset figure does not reflect purchase accounting adjustments attributable to Gibraltar's acquisition by First Texas Financial Corp., Dallas.
- The Philadelphia Saving Fund Society, now often referred to as PSFS, and formerly the nation's fifth largest thrift, is still the largest savings bank in the nation, with deposits of $11 billion. It was the most profitable savings bank and the fourth most profitable thrift, with net income of $72 million. And it had the sixth best net-worth-to-assets ratio — 9.21%. ■

**OPERATIONS/TECHNOLOGY**

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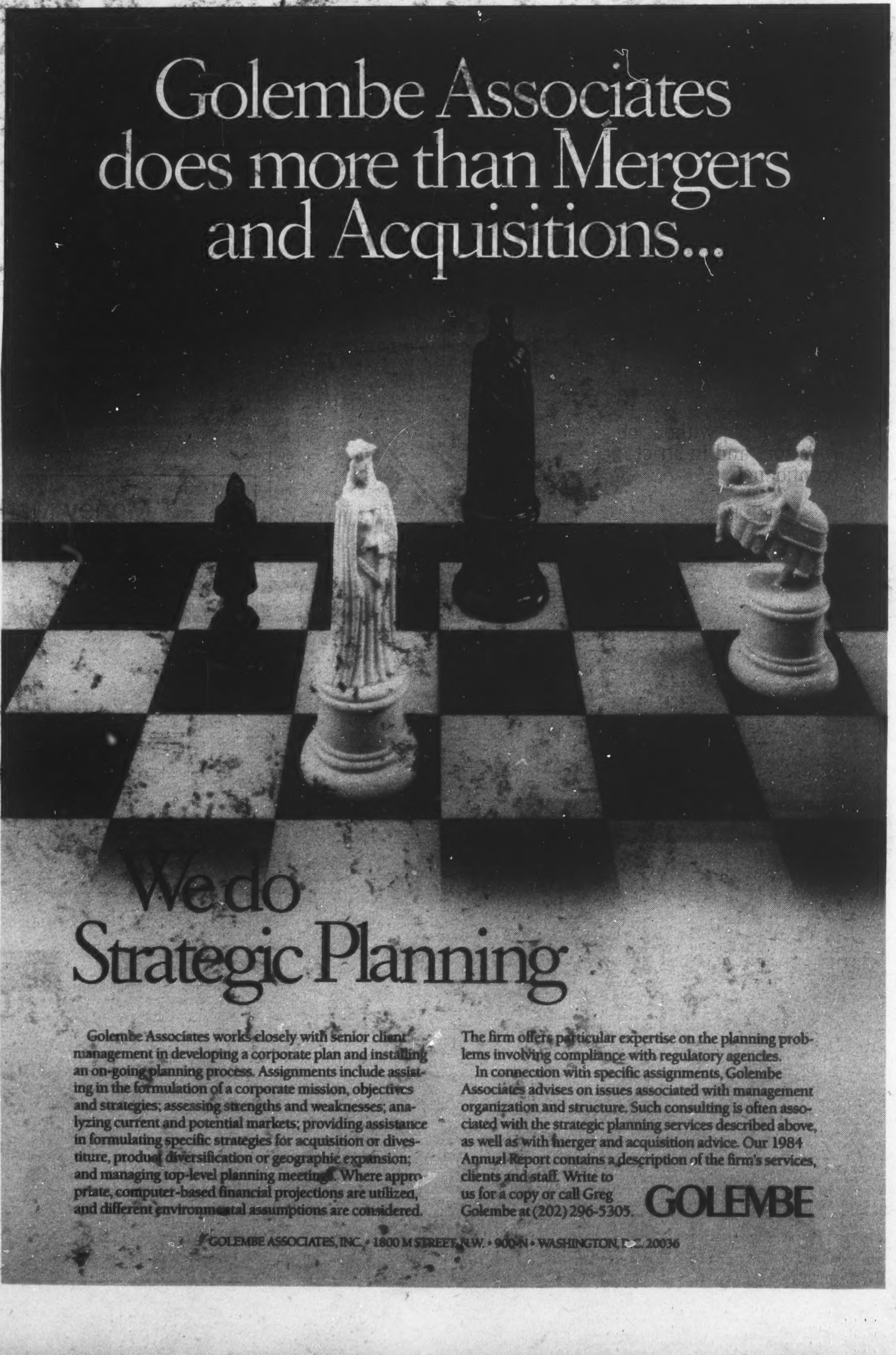

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VOL. CL NO. 45 Wednesday, March 6, 1985 150th Year

## TODAY

### Directory of New Financial Institutions

The *American Banker* today publishes a listing of the commercial banks and thrift institutions that opened their doors in 1984. The directory, an eight-page pullout starting on page 11, includes the addresses, phone numbers, and names of the presidents of the newly formed banks. Thumbnail sketches of some of the institutions that opened last year appear on page ..................... 26

**GLACIER ON ICE:** The California Department of Insurance obtained an order placing under conservatorship Glacier General Assurance Co., a firm linked to Bank of America's mortgage securities losses........... 1

**QUICKER TRIGGER:** The leading rating agency for the insurance industry will begin releasing its analyses of insurance companies more quickly than it has in the past.............. 1

**TUG O' WAR:** The Federal Reserve Board has begun tugging in a different direction than the one the Comptroller of the Currency initiated when it approved an interstate bank move .................................. 2

**FARM AID:** The Missouri House has given preliminary approval to a bill that would make $200 million in below-market-rate loans available to farmers .......................................... 2

**International Briefing** ..................... 2

**PAPER TIGER:** The commercial paper market is no longer the preserve of the highest-rated American corporations, as dealers are finding ways to make the market accessible to nontraditional participants...... 3

**LOSSES ESTIMATED:** Losses to customers of ESM Government Securities Inc. could be as much as $250 million to $300 million .............. 3

**MARKETING MANAGEMENT:** Bank marketers are urged to find the angles that will sell their products by studying the products that sold successfully.................................. 4

**MEMBERSHIP DRIVE:** The Florida Interchange Group Inc., which operates the trigger for the Honor electronic banking system, will seek members from out of the state with reciprocal banking laws .............. 6

**INSURANCE APPLICATION:** The Fed, bumping up against a statutory deadline for processing applications, is expected to rule within five weeks on a revised application by California's BankAmerica Corp. to engage in insurance activities through a new state bank in South Dakota ........................................ 6

**Financial Services Stocks** ........... 24

# California Places Glacier Under Conservatorship

By MIKE CARROLL

NEW YORK — The California Department of Insurance has obtained an order placing under conservatorship the California operations of one of the two insurance companies linked to Bank of America's $95 million in mortgage securities losses.

Acting in Superior Court in Orange County, the insurance regulators declared insolvent Glacier General Assurance Co., Missoula, Mont. Regulators estimate that the firm's liabilities exceeded its assets by $37.2 million, a state official said.

The official said the order, obtained Monday, concerned only Glacier's California business, not operations in other states.

"We got a conservation order. It

➸ Glacier: Page 7

# Best Will Speed Release Of Its Insurers' Ratings

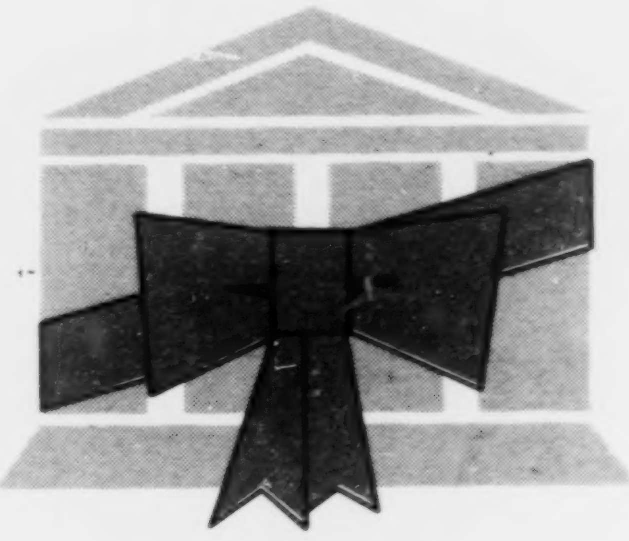
By LYNN BRENNER

NEW YORK — Citing a "strong need" for more timely information about the financial stability of insurance companies, A.M. Best & Co., the leading rating agency for the insurance industry, announced it will begin releasing its analyses of insurance companies' numbers more quickly than it has in the past.

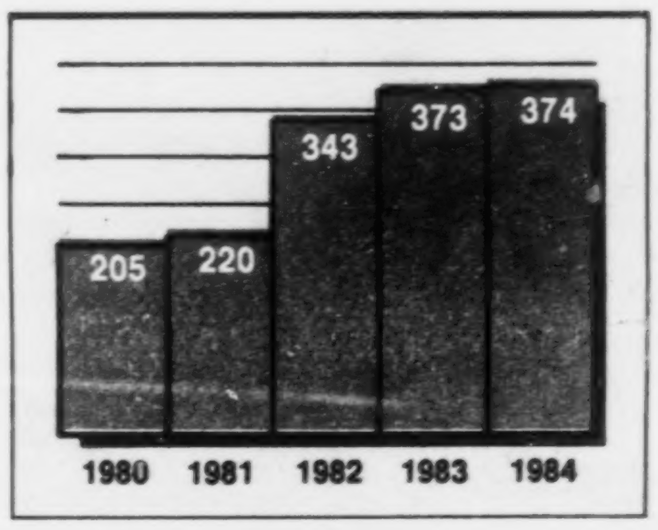
Starting next month, Best's will release its ratings weekly, as soon as they are assigned, thus making them available up to three months before they appear in the agency's hardbound annual reference volumes.

➸ Best's: Page

# Texas Leads Nation in Number Of New Banks Opened in 1984



Commercial Bank Openings



By MARK BASCH

NEW YORK — There is no question about which state is the new bank capital of the nation.

Texas, with 141 new commercial banks and thrifts opened in 1984, accounted for almost one-third of all the new institutions opened in the United States last year, according to an *American Banker* survey of new financial institutions.

The 141 new institutions in Texas included 136 commercial banks. But while Texas was the new bank capital, California was the mecca of new savings institutions, with 20 new savings banks and savings and loans opened.

(A pull-out section, the *American Banker* Directory of New Financial Institutions, begins on page 11.)

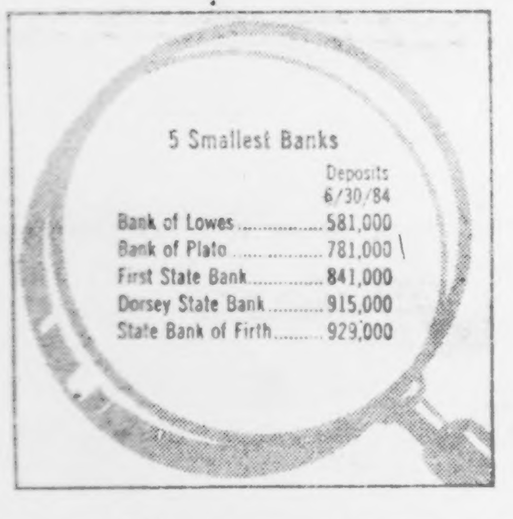
In all of the United States, 438 new commercial banks, savings banks, and savings and loan associations opened in 1984, and the National Credit Union Administration chartered 97 new credit unions. The number of new state-

➸ New Institutions: Page 16

# Smallest Banks Say Their Health Is Fine

## Some Make Impressive Gains By Skirting Big Banks' Woes

By KENNETH J. HICKS



5 Smallest Banks

| | Deposits 6/30/84 |
|---|---|
| Bank of Lowes | 581,000 |
| Bank of Plato | 781,000 |
| First State Bank | 841,000 |
| Dorsey State Bank | 915,000 |
| State Bank of Firth | 929,000 |

NEW YORK — Sometimes small is indeed beautiful.

Consider, for instance, the 100 smallest insured commercial banks in the United States. Located, for the most part, in rural areas in the U.S. heartland, these banks have been spared the tumult of the industry's reform era mainly because of their size.

In fact, several of these banks posted impressive gains in deposits, in assets,

➸ Smallest: Page 30

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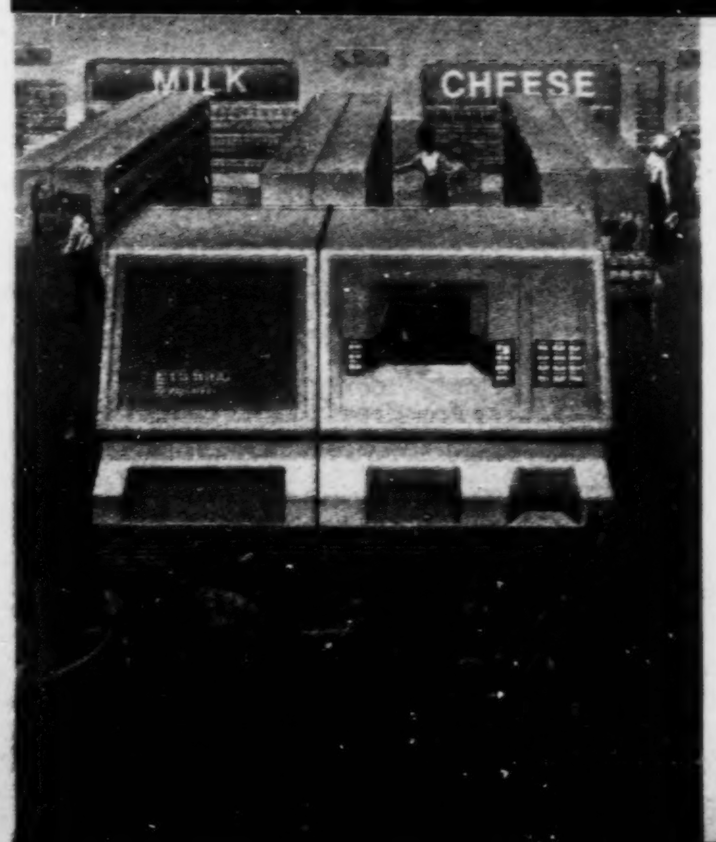

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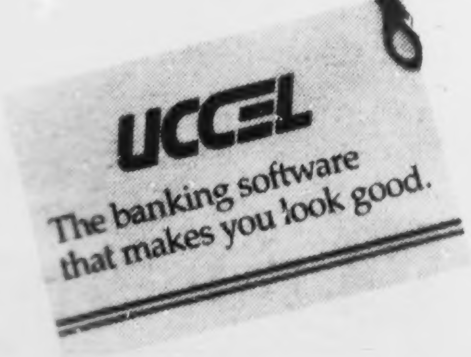
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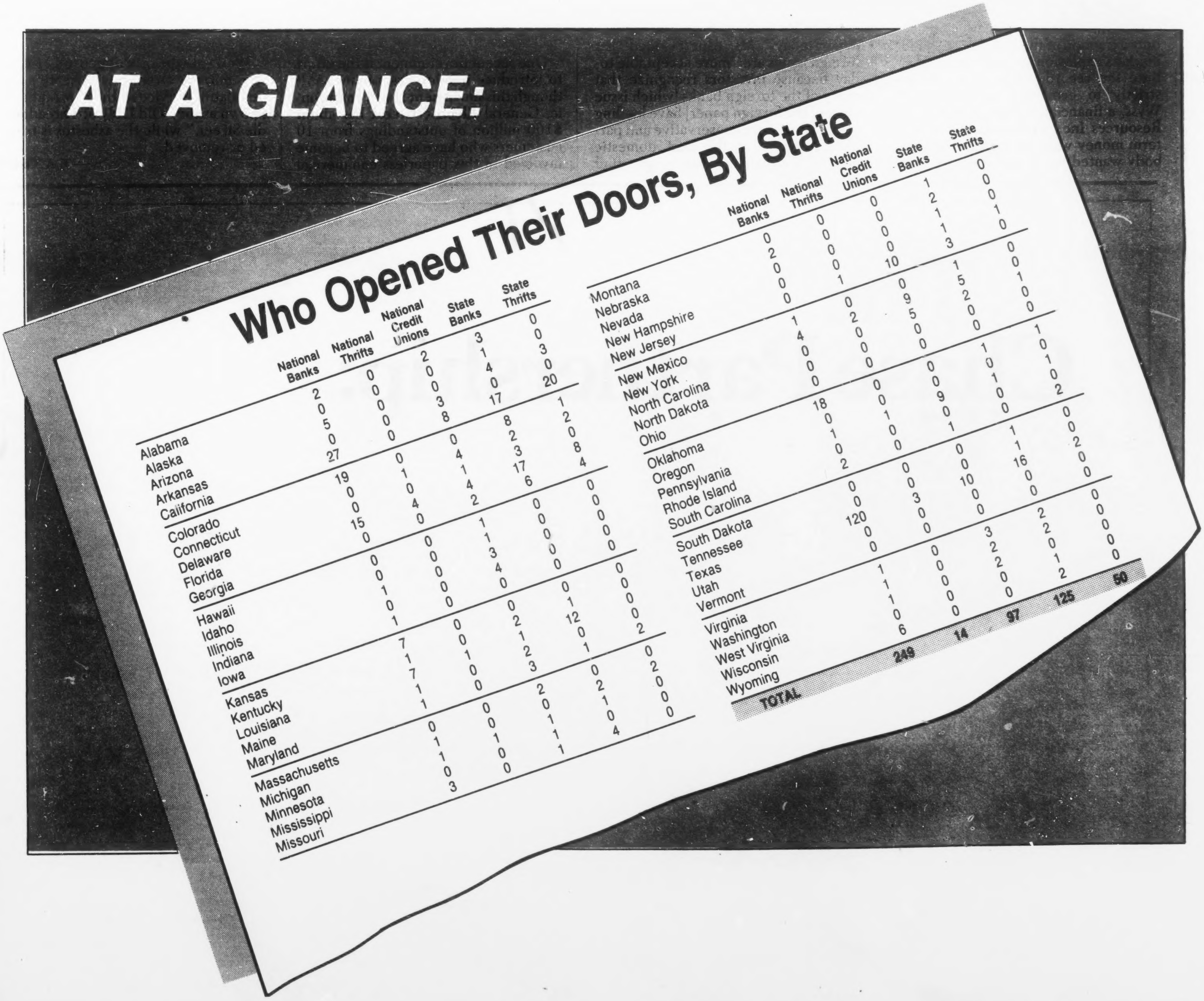
PULL OUT AND SAVE

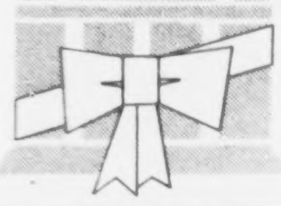
# American Banker
# Directory of New Financial Institutions
# 1984



AT A GLANCE:

## Who Opened Their Doors, By State

| | National Banks | National Thrifts | National Credit Unions | State Banks | State Thrifts |
|---|---|---|---|---|---|
| Alabama | 2 | 0 | 2 | 3 | 0 |
| Alaska | 0 | 0 | 0 | 1 | 0 |
| Arizona | 5 | 0 | 0 | 4 | 3 |
| Arkansas | 0 | 0 | 3 | 0 | 0 |
| California | 27 | 0 | 8 | 17 | 20 |
| Colorado | 19 | 0 | 0 | 8 | 1 |
| Connecticut | 0 | 1 | 4 | 2 | 2 |
| Delaware | 0 | 0 | 1 | 3 | 0 |
| Florida | 15 | 4 | 4 | 17 | 8 |
| Georgia | 0 | 0 | 2 | 6 | 4 |
| Hawaii | 0 | 0 | 1 | 0 | 0 |
| Idaho | 0 | 0 | 1 | 0 | 0 |
| Illinois | 1 | 0 | 3 | 0 | 0 |
| Indiana | 0 | 0 | 4 | 0 | 0 |
| Iowa | 1 | 0 | 0 | 0 | 0 |
| Kansas | 7 | 0 | 0 | 0 | 0 |
| Kentucky | 1 | 0 | 2 | 1 | 0 |
| Louisiana | 7 | 1 | 1 | 12 | 0 |
| Maine | 1 | 0 | 2 | 0 | 0 |
| Maryland | 1 | 0 | 3 | 1 | 2 |
| Massachusetts | 0 | 0 | 2 | 0 | 0 |
| Michigan | 1 | 0 | 0 | 2 | 2 |
| Minnesota | 1 | 1 | 1 | 1 | 0 |
| Mississippi | 0 | 0 | 1 | 0 | 0 |
| Missouri | 3 | 0 | 1 | 4 | 0 |
| Montana | 0 | 0 | 0 | 1 | 0 |
| Nebraska | 2 | 0 | 0 | 2 | 0 |
| Nevada | 0 | 0 | 0 | 1 | 0 |
| New Hampshire | 0 | 0 | 0 | 1 | 1 |
| New Jersey | 0 | 1 | 10 | 3 | 0 |
| New Mexico | 1 | 0 | 0 | 1 | 0 |
| New York | 4 | 2 | 9 | 5 | 0 |
| North Carolina | 0 | 0 | 5 | 2 | 1 |
| North Dakota | 0 | 0 | 0 | 0 | 0 |
| Ohio | 0 | 0 | 0 | 0 | 0 |
| Oklahoma | 18 | 0 | 0 | 1 | 1 |
| Oregon | 0 | 0 | 0 | 0 | 0 |
| Pennsylvania | 1 | 1 | 9 | 1 | 1 |
| Rhode Island | 0 | 0 | 0 | 0 | 0 |
| South Carolina | 2 | 0 | 1 | 0 | 2 |
| South Dakota | 0 | 0 | 0 | 1 | 0 |
| Tennessee | 0 | 0 | 0 | 1 | 0 |
| Texas | 120 | 3 | 10 | 16 | 2 |
| Utah | 0 | 0 | 0 | 0 | 0 |
| Vermont | 0 | 0 | 0 | 0 | 0 |
| Virginia | 1 | 0 | 3 | 2 | 0 |
| Washington | 1 | 0 | 2 | 2 | 0 |
| West Virginia | 1 | 0 | 2 | 0 | 0 |
| Wisconsin | 0 | 0 | 0 | 1 | 0 |
| Wyoming | 6 | 0 | 0 | 2 | 0 |
| **TOTAL** | **249** | **14** | **97** | **125** | **50** |



# Who Opened Their Doors in 1984

Compiled by **American Banker** Copyright 1985

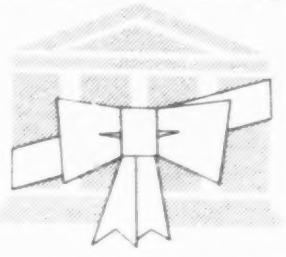
| ALABAMA | Date Opened | Initial Capital |
|---|---|---|
| **First National Bank of Andalusia, Andalusia**<br>Box 1607, 36420<br>Seth M. Hammond, president, (205) 222-2423 | April 16 | $1,100,000 |
| **First State Bank of Atmore, Atmore**<br>Box 1058, 36504<br>S. Terry Jones, president, (205) 368-4519 | Feb. 22 | $2,000,000 |
| **First Lowndes Bank, Fort Deposit**<br>Box 277, 36032<br>Ted Roberts, president, (205) 227-8301 | Feb. 9 | $1,500,000 |
| **Citizens Independent Bank, Huntsville**<br>2131 Whitesburg Dr.<br>Charlie Maner, president, (205) 536-3171 | Sept. 24 | $2,250,000 |
| **Elmore County National Bank, Wetumpke**<br>Box 51, 36092<br>Watt Jones Jr., president, (205) 567-2026 | Oct. 26 | $1,500,000 |

| ALASKA | Date Opened | Initial Capital |
|---|---|---|
| **United Bank Alaska Southeastern, Juneau**<br>2700 Mendenhall Loop Rd., 99801<br>Steve Collins, president, (907) 789-4191 | Aug. 1 | $4,000,000 |

| ARIZONA | Date Opened | Initial Capital |
|---|---|---|
| **Bank of Casa Grande Valley, Casa Grande**<br>1300 East Florence Blvd., 85222<br>Jerry Cook, president, (602) 836-4666 | Aug. 27 | $2,000,000 |
| **Sun National Bank, Mesa**<br>1220 South Alma School Rd., 85202<br>Jimmie Ray Harrison, president, (602) 827-0000 | Nov. 15 | $2,250,000 |
| **Capital Savings and Loan Associaiton, Phoenix**<br>6120 North 16th St., 85016<br>Ralph McDonald, president, (602) 274-3839 | June 1 | $2,100,000 |
| **Commercial State Bank, Phoenix**<br>Box 16748, 85011<br>James Johnstone, president, (602) 265-0223 | Feb. 21 | $2,300,000 |
| **Guardian Bank, Phoenix**<br>3302 East Shea Blvd., 85028<br>William Toel, president, (602) 996-6090 | Oct. 5 | $2,500,000 |
| **Independent National Bank, Phoenix**<br>Box 16270, 85011<br>Kelsey L. Moline, president, (602) 843-2265 | Sept. 7 | $2,000,000 |
| **Sentinel Savings and Loan Association, Phoenix**<br>5055 North 32nd St., 85018<br>David A. Dennerline, president, (602) 957-9579 | Jan. 3 | $4,200,000 |
| **Eastern Arizona Bank, Safford**<br>620 Central Ave.<br>Kenneth R. Molitor, president, (602) 428-5602 | Aug. 2 | $1,500,000 |
| **Ranch National Bank, Scottsdale**<br>9619 North Hayden Rd., 85258<br>Richard Brown, president, (602) 991-2265 | June 25 | $1,500,000 |
| **First National Bank of Tempe, Tempe**<br>Box 3145, 85281<br>Milton L. Daugherty, president, (602) 967-8555 | Feb. 8 | $2,000,000 |
| **First American Savings, Tuscon**<br>4380 North Campbell Ave., 85719<br>Ted Kinart, president, (602) 577-1122 | Nov. 12 | $3,000,000 |
| **National Bank of Tuscon, Tuscon**<br>335 North Wilmont Rd., 85711<br>John J. Gisi, president, (602) 571-1500 | Nov. 26 | $4,500,000 |

| CALIFORNIA | Date Opened | Initial Capital |
|---|---|---|
| **American Commerce National Bank, Anaheim**<br>Box 6190-C, 92806<br>Hedley Lawson, president, (714) 630-4500 | Feb. 29 | $3,188,350 |
| **Bank of Anaheim, NA, Anaheim**<br>Box 4059, 92803<br>Gene W. Hobday, president, (714) 788-2265 | Oct. 1 | $3,171,000 |
| **Pacific Inland Bank, Anaheim**<br>888 S. West St., 92802<br>Melvin Miller, president, (714) 535-2210 | March 23 | $9,300,000 |
| **Paramount Savings and Loan Association, Bakersfield**<br>1712 K St., 93301<br>Gary Hoetker, president, (805) 325-1712 | May 30 | $4,000,000 |
| **First Savings and Loan Association, Beverly Hills**<br>315 S. Beverly Blvd., Suite 201, 90210<br>Michael Allen, president, (213) 203-8372 | June 15 | $2,000,000 |
| **Consolidated Savings Bank, Brea**<br>385 W. Central Ave., 92621<br>O.A. Angotti, president, (714) 752-2201 | Feb. 27 | $2,000,000 |
| **Burbank National Bank, Burbank**<br>Box 687, 91502<br>Lawrence E. Stevenson, president, (818) 842-9191 | Dec. 21 | $2,500,000 |
| **Western Security Bank, N.A., Burbank**<br>4150 Riverside Dr., 91505<br>Herbert G. Prinz, president, (818) 843-0707 | March 5 | $4,190,000 |
| **Western Sierra National Bank, Cameron Park**<br>Box 1460, 95682<br>Theodore Thomas, president, (916) 677-5000 | Jan. 4 | $2,536,000 |
| **Capital Bank of Carlsbad, Carlsbad**<br>2602 El Camino Real<br>Edward E. Schmidt, president, (415) 622-8685 | Dec. 14 | $2,000,000 |
| **Pacific Business Bank, Carson**<br>Box 4488, 90745<br>Michael I. Mitoma, president, (213) 533-1456 | April 2 | $5,260,400 |
| **Pacific Commerce Bank, Chula Vista**<br>1190 Third St., 92011<br>Tom Micelli, president, (619) 422-2265 | April 9 | $3,300,000 |
| **Culver National Bank, Culver City**<br>Box 4845, 90231<br>George R. Newhouse, president, (213) 891-7222 | June 18 | $3,000,000 |
| **Bank of Del Mar, NA, Del Mar**<br>Box 2829, 92014<br>Roger M. Stewart, president, (619) 481-2265 | May 1 | $3,242,500 |
| **National Bank of Fairbanks Ranch, Del Mar**<br>Box 2250, 92014<br>G. MacLaren Brydon III, president, (619) 259-0811 | Dec. 17 | $3,000,000 |
| **El Segundo First National Bank, El Segundo**<br>Box 457, 90245<br>Fred C. Roberts, president, (213) 322-2222 | Nov. 29 | $3,000,000 |
| **Pacific Regency Bank, El Toro**<br>22831 Lake Forest Dr., 92630<br>Dennis Frank, president, (714) 859-2265 | Feb. 16 | $3,500,000 |
| **American West Bank, N.A., Encino**<br>Box 1815, 91426<br>Robert W. Kagy, president, (818) 501-2265 | March 2 | $6,097,900 |
| **SafraBank (California), Encino**<br>Box 559, 91436<br>Vito Portera, president, (818) 906-6200 | May 4 | $6,300,000 |
| **North County Savings and Loan Association, Escondido**<br>355 W. Grand Ave., 92025<br>James Rady, president, (619) 745-9370 | June 20 | $2,200,000 |
| **Fontana First National Bank, Fontana**<br>Box 889, 92335<br>Stanley J. Smeding, president, (714) 350-8080 | Nov. 1 | $3,450,000 |
| **Commercial Bank of Fremont, Fremont**<br>Box 970, 94537<br>Harlan C. Nobis, president, (415) 794-7700 | March 9 | $2,500,000 |
| **American Independent Bank, N.A., Gardina**<br>Box 2029, 90247-0029<br>William H. Patterson, president, (213) 217-6000 | Feb. 1 | $2,700,200 |
| **San Benito Bank, Hollister**<br>Box 180, 95024<br>Edward T. Stephenson, president, (408) 637-2265 | April 4 | $2,780,811 |
| **Irvine City Savings and Loan Association, Irvine**<br>2400 Michelson Dr., 92715<br>Douglas Weeks, president, (714) 476-3255 | June 12 | $2,100,000 |
| **Sterling Savings and Loan Association, Irvine**<br>19752 MacArthur Blvd., 92715<br>Robert Parker, president, (714) 752-8200 | Feb. 27 | $2,000,000 |
| **La Jolla Pacific Savings Bank, La Jolla**<br>7979 Ivanhoe, 92037<br>Douglas F. Manchester, president, (619) 456-2900 | Oct. 16 | $2,000,000 |
| **Scripps Bank, La Jolla**<br>Box 8669, 92038<br>Ronald Carlson, president, (619) 456-2265 | Jan. 16 | $4,600,000 |
| **Lake Community Bank, Lakeport**<br>963 Eleventh St.<br>Peter Van Steennis, president, (707) 263-7500 | Nov. 12 | $2,904,633 |
| **International City Bank, NA, Long Beach**<br>Box 22649, 90801<br>Charles Shedd, president, (213) 436-9800 | Sept. 6 | $3,012,000 |
| **Brentwood Square Savings and Loan Association, Los Angeles**<br>11661 San Vicente Blvd., 90049<br>David L. Jameson, president, (213) 207-1512 | Feb. 6 | $5,238,000 |
| **Empire National Bank, Los Angeles**<br>Box 240006, 90024<br>William R. Ziegler, president, (213) 470-7575 | Sept. 5 | $4,001,450 |
| **Westside Savings and Loan Association, Los Angeles**<br>1575 Westwood Blvd., 90024<br>Joseph L. Borda, chairman, (213) 473-1531 | June 26 | $2,000,000 |
| **Wilshire Savings and Loan Association, Los Angeles**<br>11377 W. Olympic Blvd., 90064<br>Hal Huddleston, president, (213) 209-3400 | Jan. 27 | $2,092,106 |
| **Bank of Los Gatos, NA, Los Gatos**<br>Box 459, 95031<br>Paul A. Wagner, president, (408) 395-1400 | June 20 | $4,250,000 |
| **Manhattan Beach Savings and Loan Association**<br>3564 North Sepulveda Blvd., 90266<br>Bob Harbour, president, (213) 640-1637 | March 29 | $2,500,000 |
| **Executive Savings and Loan Association, Marina Del Rey**<br>2929 Washington Blvd., 90291<br>Don Novack, president, (213) 822-9555 | March 5 | $2,000,000 |
| **Merced Bank of Commerce, NA, Merced**<br>Box 699, 95341-0699<br>Martin R. Michaletz, president, (209) 384-1090 | Aug. 6 | $2,500,000 |
| **Bank of Monrovia, Monrovia**<br>100 East Huntington Dr., 91016<br>William B. Weddell, president, (818) 303-4661 | May 21 | $2,061,450 |
| **Westmark Savings Bank, Newport Beach**<br>1 Corporate Plaza Newport Center Dr., 92660<br>Philip Harrington, president, (714) 720-1082 | June 25 | $2,500,000 |
| **Advanced Savings, Northbridge**<br>101-78 Recreseda Blvd., 91324<br>Tom Heath, president, (818) 981-7410 | May 1 | $2,000,000 |

# Who Opened Their Doors in 1984



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| CALIFORNIA | Date Opened | Initial Capital |
|---|---|---|
| **Civic Bank of Commerce, Oakland**<br>1814 Franklin St.<br>Dennis Fitzpatrick, president, (415) 836-6500 | Dec. 17 | $10,000,000 |
| **Bank of Pleasanton, Pleasanton**<br>Box 999, 94566<br>Al Van Veldhuizen, president, (415) 462-2265 | March 9 | $2,500,000 |
| **Tehema County Bank, Red Bluff**<br>1115 N. Main St., 96080<br>Frank Onions, vice president, (916) 529-0436 | Aug. 30 | $2,563,820 |
| **Monument National Bank, Ridgecrest**<br>Box 970, 93555<br>Ward L. Harrington, president, (619) 446-3576 | March 1 | $2,024,550 |
| **Inland Empire National Bank, Riverside**<br>Box 1469, 92502<br>Neil Kushner, president, (714) 788-2265 | June 1 | $5,047,370 |
| **Summit Savings and Loan Association, Rohnert Park**<br>6305 Commerce Blvd., 94928<br>Reece H. Dorr, president, (707) 584-8200 | April 2 | $2,000,000 |
| **Sacramento Commercial Bank, Sacramento**<br>525 J Street, 95814<br>Stanley C. Mailhiot, president, (916) 443-4700 | Aug. 13 | $5,000,000 |
| **Sacramento First National Bank, Sacramento**<br>Box 660070, 95688-0070<br>Joanne J. Greenwood, president, (916) 920-4111 | Nov. 12 | $3,516,000 |
| **First National Bank of Monterey County, Salinas**<br>Box 1426, 93902<br>D. Vernon Horton, president, (408) 757-4900 | April 2 | $4,000,000 |
| **Bank of San Bernardino, San Bernardino**<br>Box 1530, 92402<br>Patrick W. Norvall, president, (714) 888-2265 | April 2 | $3,850,000 |
| **International Savings and Loan Association, San Diego**<br>1450 Frazee Rd., Suite 101, 92108<br>Richard J. Neubert, CEO, (619) 692-1450 | Feb. 14 | $2,000,000 |
| **The Chase Manhattan Trust Company of Calif., NA, S.F.**<br>One Embarcadero Center, Suite 1809, 94111<br>John H. DiMalanta, president, (415) 433-8430 | Dec. 14 | $1,200,000 |
| **The Financial Center Bank, N.A., San Francisco**<br>Box 2047, 94104<br>James M. Sherman, president, (415) 788-2265 | March 5 | $7,000,000 |
| **National American Bank, San Francisco**<br>100 Clement St., 94118<br>R. Wickham Baxter, president, (415) 668-7788 | Feb. 8 | $4,000,000 |
| **Trans Pacific National Bank, San Francisco**<br>44 Second St., 94105<br>Peter J. Altieri, president, (415) 543-3377 | Sept. 9 | $5,000,000 |
| **San Marcos National Bank, San Marcos**<br>Box 2929, 92069<br>Harvey L. Williamson, president, (619) 471-0630 | Jan. 16 | $3,191,020 |
| **First National Bank of Marin, San Rafael**<br>1120 Nye St., 94901<br>Wells A. Rasmussen, president, (415) 459-6100 | July 30 | $3,000,000 |
| **Commercial Pacific Savings and Loan Association, Santa Cruz**<br>1000 41st Ave., 95602<br>Peter Van Steennis, president, (408) 475-6800 | June 15 | $2,000,000 |
| **Viking Savings and Loan Association, Santa Monica**<br>2010 Wilshire Blvd., 90403<br>Elaine Lockfley, president, (213) 453-0353 | June 27 | $2,300,000 |
| **Cyamaca Bank, Santee**<br>Box 387, 92071-0387<br>Alan A. Farias, president, (619) 562-6400 | Jan. 3 | $2,475,000 |
| **Upland National Bank, Upland**<br>Box 5009, 91786<br>Wendell A. Libby, president, (714) 946-2265 | March 12 | $3,150,000 |
| **City Savings and Loan, Westlake Village**<br>2820 Townsgate Rd., 91361<br>James Tannehill, president, (818) 707-0526 | Feb. 22 | $2,013,000 |
| **Golden Pacific Savings and Loan Association, Windsor**<br>8740 Lakewood Dr., 95492<br>Brenda Wooten, president, (707) 542-9122 | April 4 | $2,000,000 |

| COLORADO | Date Opened | Initial Capital |
|---|---|---|
| **First National Bank of Akron, Akron**<br>175 East First St., 80720<br>William B. Painter III, president, (303) 345-2026 | April 2 | $1,000,000 |
| **Bank of Aurora, Aurora**<br>10701 East Alameda Ave., 80014<br>Glen B. Clark Sr., president, (303) 367-1400 | Jan. 20 | $1,100,000 |
| **Central Bank of East Aurora, NA, Aurora**<br>998 South Chambers Rd., 80012<br>Scott W. Brennan, president, (303) 368-7564 | Nov. 5 | $1,000,000 |
| **United Bank of Aurora South, Aurora**<br>2250 South Parker Rd.<br>John P. Kennedy, president, (303) 337-2123 | Dec. 7 | $1,500,000 |
| **Avon National Bank, Avon**<br>48 East Beaver Creek Blvd., 81620<br>Stephen Shaffer, president, (303) 949-1282 | June 25 | $1,100,000 |
| **Central Bank of Garden of the Gods, NA, Colorado Springs**<br>1150 Elkton Dr., 80907<br>Dennis D. Nathan, president, (303) 528-1400 | Oct. 1 | $1,000,000 |
| **Cheyenne Mountain Bank, Colorado Springs**<br>1430 Harrison Rd., 80906<br>Milo Bolender, president, (303) 579-9150 | Nov. 1 | $1,500,000 |
| **First Continental Bank of Rockrimmon, NA, Colorado Springs**<br>5825 Delmonico Dr., 80919<br>Stanton T. Kensinger, president, (303) 593-9000 | Sept. 18 | $1,000,000 |
| **State Bank and Trust of Colorado Springs, Colorado Springs**<br>111 South Tejon St.<br>William H. Kandt, president, (303) 577-9100 | Nov. 5 | $1,500,000 |
| **The Western National Bank of Colorado, Colorado Springs**<br>102 South Tejon, 80903<br>Russel L. Truitt, president, (303) 632-5444 | Feb. 15 | $1,250,000 |
| **Chancery National Bank, Denver**<br>1120 Lincoln St., 80203<br>Ronald Nation, president, (303) 831-7945 | Feb. 27 | $2,000,000 |
| **Citizens Bank of Glendale, Denver**<br>4350 East Kentucky Ave., 80222<br>Donald K. Hogoboom, president, (303) 753-6121 | July 11 | $1,200,000 |
| **Tri-State Bank, Denver**<br>616 East Speer Blvd., 80203<br>Richard C. Tucker, president, (303) 778-0303 | Oct. 1 | $2,100,000 |
| **WESTNET Bank, NA, Denver**<br>1700 Lincoln St., Suite 3200, 80203<br>Douglas M. Brown, president, (303) 863-4588 | Aug. 1 | $1,010,000 |
| **High Plains Bank of Elizabeth, NA, Elizabeth**<br>Box 448, 80107<br>A.J. Anderson, president, (303) 646-4414 | Oct. 9 | $1,000,000 |
| **Enterprise National Bank, Englewood**<br>3515 South Delaware St., 80110<br>Michael A. Ohaver, president, (303) 797-2000 | April 25 | $1,000,000 |
| **FirstBank at Arapahoe/Yosemite, Englewood**<br>8600 East Arapahoe Road, 80012<br>Darrel W. Lathrop, president, (303) 694-9000 | June 4 | $1,100,000 |
| **Bergen Park National Bank, Evergreen**<br>Box 3939, 80439-3430<br>Everett S. Covington, president, (303) 670-3200 | Nov. 26 | $1,000,000 |
| **American National Bank of Grand Junction, Grand Junction**<br>Box 2168, 81502<br>David C. Flatt, president, (303) 241-9000 | Feb. 27 | $1,000,000 |
| **First Northern Savings and Loan Association, Greeley**<br>P.O. Box 2537, 80632<br>Charles L. Bartlett, president, (303) 356-3760 | Sept. 17 | $2,000,000 |
| **Mission State Bank, Lakewood**<br>3333 South Wadsworth Blvd.<br>Michael P. Cotter, president | Dec. 5 | $1,500,000 |
| **Central Bank of Centennial, NA, Littleton**<br>3010 West Belleview Blvd., 80123<br>Margaret L. Zarlengo, president, (303) 740-6956 | Sept. 10 | $1,000,000 |
| **Equitable Bank of Littleton, NA, Littleton**<br>101 West Mineral Ave., 80120<br>Linda Sanders, president, (303) 797-2265 | April 16 | $1,500,000 |
| **FirstBank at Wadsworth/Cole Mine, NA, Littleton**<br>6701 South Wadsworth, 80162<br>Larry J. Hauserman, president, (303) 973-7000 | June 19 | $1,000,000 |
| **First National Bank of Steamboat Springs, Steamboat Springs**<br>2155 Resort Dr., 80477<br>John Jorgensen, president, (303) 879-4949 | Nov. 1 | $1,000,000 |
| **First National Bank of Vail, Vail**<br>2111 North Frontage Rd., 81658<br>Robert E. Pfaendler, president, (303) 476-7500 | May 15 | $1,000,000 |
| **Central Bank of Westminster, NA, Westminster**<br>Box 647, 80030<br>Kirk L. Maze, president, (303) 428-5233 | Oct. 1 | $1,000,000 |
| **First Interstate Bank of Westminster, NA, Westminster**<br>10001 Wadsworth Parkway, 80020<br>William J. Fortune, president, (303) 466-7317 | Oct. 18 | $1,000,000 |

| CONNECTICUT | Date Opened | Initial Capital |
|---|---|---|
| **Advest Savings, Hartford**<br>33 Lewis St., 06103<br>John Beckert. president, (203) 525-3300 | Aug. 24 | $11,750,000 |
| **Landmark Bank, Hartford**<br>185 Asylum St., 06103<br>Lewis Boffi, president, (203) 275-6800 | Dec. 24 | $9,000,000 |
| **Old Saybrook Bank and Trust, Old Saybrook**<br>Box 791, 06475<br>Franklin P. Helmedach, president, (203) 388-5751 | May 12 | $2,050,000 |
| **Charter Federal Savings and Loan Association, Stamford**<br>612 Bedford St., 06901<br>Michael Morgan, president, (203) 359-9200 | May 11 | $3,000,000 |
| **Sentry Savings and Loan, Stamford**<br>Box 15330, 06901<br>James H. Ellis, president, (203) 348-1800 | Dec. 5 | $2,660,000 |

| DELAWARE | Date Opened | Initial Capital |
|---|---|---|
| **E.F. Hutton Bank, Wilmington**<br>901 North Market Bank, 19801<br>(302) 573-5800 | March 22 | $2,000,000 |
| **Marine Midland Bank (Delaware), Wilmington**<br>824 Market Street Mall, 19801<br>Donald E. Cielewich, president, (302) 573-4300 | July 2 | $50,000,000 |
| **NBD Delaware Bank, Wilmington**<br>900 Market Street<br>Frederick M. Adams Jr., president, (302) 478-6810 | May 23 | $3,600,000 |

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